ONTARIO UNIVERSITIES BENEFITS SURVEY 1989-90

Part I
Benefits Excluding Pensions

COUNCIL OF
ONTARIO
UNIVERSITIES

CONSEIL DES
UNIVERSITÉS
DE L'ONTARIO

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ONTARIO UNIVERSITIES BENEFITS SURVEY, 1989-90

Part I

Benefits Excluding Pensions

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Council of Senior Administrative Officers
Universities of Ontario

On behalf of:

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University Personnel Administrators

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* As of January 1, 1990 OHIP is provided to all residents of Ontario at no premium.

GENERAL BENEFITS QUESTIONS

DO YOU SELF-ADMINISTER YOUR INSURANCE PLANS?

All institutions administer their own insurance plans.

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

	TYPES				
Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
BROCK Annually	On Appointment & as updated	Annually	Upon appointment	Pre-Retirement or as requested	—
CARLETON Annually	On Appointment & as updated	On Request	On Appointment & on request	On Request and Prior to Retirement	Periodically through Personnel Office Newsletter
GUELPH Annually	On Appointment	As Requested	Conducted with each new and retiring employee	Conducted with each new and retiring employee	Annual employee Pension & Benefit statement provided.
LAKEHEAD Annual for Pension Only	On Appointment	On Appointment	—	As Requested by Employee	Periodic updating and redistribution of benefit booklets and benefit change notices
LAURENTIAN Annually	On Appointment	Annually	—	As Requested by Employee	—
MCMASTER Annually	On Appointment	On Appointment	On Request	On Request and prior to retirement	Formal Pre-retirement counselling program introduced 1983
O.I.S.E. Annually	On Appointment	On Appointment	On appointment and ongoing programs	As requested	Periodic updating of benefit booklets
OTTAWA Annually	On Appointment and with general updates	On Appointment	On Request	On Request and pre- and post-retirement seminars	Employee Benefit statement. New pension disclosure pamphlet. Complete Employee Handbook

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

TYPES

Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
QUEEN'S Annually	On Appointment	On Appointment	On Appointment and on request	On request and prior to retirement	Annual Pensions Meeting, periodic communications and retirement planning seminars, booklets, newsletter three times a year.
RYERSON Annually Pension Only	On appointment	On request	Part of orientation program held monthly and on request	On Appointment	Periodically through University paper
TORONTO Annually	On Appointment On Request	On Appointment On Request	On Appointment: Conducted with new and retiring employees; benefits information sessions on department request	As Requested and Prior to Retirement	Periodically through University paper and annual benefit change letter
TRENT Annually Pension only	On Appointment On Request	Included in Staff Association Agreement and Faculty contract	On Appointment and when coverage changes	On Request	Periodically Through University Paper and Benefits Bulletins
WATERLOO Annually	On Appointment	Annually	On Appointment	On Request	Periodically Through University Paper, Personnel Newsletter
WESTERN Annually	On Appointment	—	On Appointment	On Appointment and Prior to Retirement	Annual Pension Meetings and Periodic Communications
W.L.U. Annually	Annual	Annual	As Required	On Appointment	Periodic Benefits Bulletins

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

TYPES

Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
WINDSOR					
Annually	On Appointment	On Appointment	On Appointment & seminars	On Request	Annual Benefit Statement
YORK					
Annually	On Appointment	Annually	On Appointment + seminar	On Request	Periodically through benefit bulletins

ARE YOU PLANNING ANY CHANGES TO YOUR BENEFITS PLANS THIS NEXT YEAR EITHER IN THE BENEFITS THEMSELVES OR IN THE COST SHARING ARRANGEMENTS?

BROCK
Considering an early retirement program for faculty and an increase in the University contribution to Money Purchase Pensions

CARLETON
Yes. Support staff represented by CUPE 2424 and Administrative/Technical Exempt Group will receive improved Dental Plan coverage, including Major Restorative and Orthodontic services effective March 1, 1990

GUELPH
Continuing Faculty-Staff Committee to review Pensions & Benefits.

LAKEHEAD
A substantial revision to the pension plan for academic and professional staff is in progress; housing loan (mortgage) policy is under review - eligibility , maximum, etc.

LAURENTIAN
No

MCMASTER
Reviewing Group Life and LTD benefits to ensure competitiveness and flexibility. Reviewing major medical and dental plans.

O.I.S.E.
Faculty - No
Support Staff - No

OTTAWA
No major changes planned for 1990

QUEEN'S
Under Review

RYERSON
NONE

TORONTO
1) Review and implement any changes to the Pension Plan as will be required under the revised Pension Benefits Act of Ontario
2) Review all other benefit plans to ensure competitiveness and flexibility

TRENT
Changes to benefit plans and cost sharing arrangements are negotiated

WATERLOO
NONE

WESTERN
NONE

ARE YOU PLANNING ANY CHANGES TO YOUR BENEFITS PLANS THIS NEXT YEAR EITHER IN THE BENEFITS THEMSELVES OR IN THE COST SHARING ARRANGEMENTS?

WLU
YES - moving dental to 1988 ODA fee schedule - some changes likely to be included in current collective agreement negotiations with faculty

WINDSOR
NONE

YORK
Changes to benefit plans are negotiated

DO YOU PROVIDE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE ON A VOLUNTARY BASIS OR THROUGH YOUR LIFE INSURANCE CONTRACT?

BROCK
AD & D is compulsory at same volumes of insurance as life insurance but a separate policy

CARLETON
No

GUELPH
No

LAKEHEAD
On a voluntary basis

LAURENTIAN
AD & D is compulsory but not through the life insurance contract

MCMASTER
On a voluntary basis

O.I.S.E.
Through life insurance contract - slight variation in maximum, coverage is compulsory

OTTAWA
On a voluntary basis

QUEEN'S
No

RYERSON
On a voluntary basis

TORONTO
No

TRENT
Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance

WATERLOO
No

WESTERN
On a voluntary basis

WLU
On a voluntary basis

DO YOU PROVIDE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE ON A VOLUNTARY BASIS OR THROUGH YOUR LIFE INSURANCE CONTRACT?

WINDSOR
Through group life contract - Citadel General

YORK
On a voluntary basis

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

BROCK

Staff:
Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.

A staff member who has been employed for one year and eleven weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary. The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provide two weeks written notice of her intention to take the leave and provide the university with a doctor's statement which sets out the expected date of delivery.

She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period. The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Benefits:
Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.

Salary:
Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the employee should apply for sick leave pay and/or long term disability pay.

Faculty:

Eligibility: Those eligible for maternity leave must be full-time faculty employed for 12 months per year and continuously employed at Brock University for at least 12 months.

Length of Leave:
Normally, leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.

Distribution of Leave:
The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six weeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.

Tenure, Promotion and Merit:
In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is on maternity leave.

Benefits:
Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.

Salary:
Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the faculty member should apply for sick leave pay and/or long term disability pay.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

CARLETON

Faculty:

An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.

(b) The employee shall have the right to continue her regular duties during pregnancy.

(c) All female members shall be eligible after the first year of their employment with the University.

(d) The maximum period of maternity leave shall be seventeen (17) weeks. If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.

(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.

(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.

(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.

(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.

(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

As an alternative to (e) & (f) above the employee may elect benefits as follows:

(i) for the first two (2) weeks, the employer will pay 95% of the employee's regular salary;

(ii) for the next fifteen (15) weeks, the employee will claim maternity benefits pursuant to the Employment Insurance Act and Regulations;

(iii) in addition, the employer will pay the difference between the benefits set out in (ii) above and 95% of the employee's regular salary;

(iv) the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the benefit plans;

(v) the combined weekly level of Unemployment Insurance Benefits, Supplemental Unemployment Benefits, and any other earnings will not exceed 95% of the employee's regular weekly salary;

(vi) benefit contingent upon the employee's eligibility for and application for maternity benefits under the Unemployment Insurance Act and Regulations. Should the employee be ineligible or fail to apply for such benefits, or should the Act or Regulations be amended during the term of this agreement so as to reduce or eliminate the benefit available as set out in this paragraph,, the provisions of paragraph (e) & (f) above shall apply.

CUPE 2424 & Administrative/Technical/Exempt Staff

(a) The University grants maternity leave on request. Employees with sex months service in a continuing or term appointment, who request maternity leave and are eligible for U.I. benefits receive from the University, 95% of nominal salary less U.I. benefits for a maximum period of seventeen (17) weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal sharing basis.

(b) Upon request, the employee will be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

Other

Staff:

(a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. Employees with continuing appointments who are eligible for maternity leave and U.I. benefits receive from the University, 95% of normal salary less U.I. benefits for a maximum period of seventeen weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal cost sharing basis.

(b) Upon request, the employee may be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of leave for purposes of childbirth.

1. (a) Any female employee of the University is eligible to receive maternity leave for a period of up to seventeen (17) consecutive weeks which includes the date of birth, provided she has been employed for at least twelve (12) months and eleven (11) weeks immediately preceding the estimated date of delivery.
   (b) The employee will receive 95% of normal salary less applicable U.I. maternity leave benefits for a maximum period of seventeen (17) weeks from the commencement of the leave, providing that such employee: (i) is eligible for maternity leave; (ii) has a regular full-time appointment with the University; (iii) is not receiving other earnings or payments, such that her combined weekly income (including U.I. maternity leave benefits, supplementary payments from the University and other earnings) does not exceed 95% of normal weekly earnings.
   (c) The employee must apply for unemployment insurance benefits before the supplementary income from the University becomes payable, and the employee must provide proof that U.I. benefits are being received. An employee disentitled or disqualified from receiving U.I. maternity leave benefits is not eligible to receive supplementary payments from the University.
   (d) The employee may not claim any other form of supplementary benefits during the period of leave.
2. While on maternity leave, the employee will continue to receive University benefits on a normal cost sharing arrangement.
3. (a) The employee shall give at least two (2) weeks written notice to her Supervisor or Chairman of her intent to commence a leave of absence because of a pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.
   (b) Six (6) weeks of the maternity leave must be used after the date of actual delivery. A shorter period of time may only be granted with a medical certificate, signed by a legally qualified medical practitioner, stating that the employee is able to resume her duties. In any event, if the Supervisor/Chairman is not certain of the employee's physical ability to perform her duties, he/she may request medical certification of such ability.
4. If additional leave is required beyond the maternity leave, the employee may request leave without pay or vacation leave entitlement.
5. The employee proceeding on maternity leave shall not forfeit any accrued employment benefits save for the right to accrue sick leave credits during her period of absence.
6. Paternity Leave - 3 days

LAKEHEAD

Staff:
Maternity Leave available after six (6) months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.

Faculty:
Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven (11) weeks prior to the expected date of delivery and which shall continue at least six (6) weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member is entitled to three (3) days paid leave at the time of receiving an adopted child.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to three (3) days paid leave at the time of the birth of his child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

Sub-Plan Maternity
Employees must qualify for and be entitled to Unemployment Insurance benefits to receive sub-benefits.

Faculty:
95% of regular salary; benefits are effective for a maximum of seventeen (17) weeks of maternity leave; must hold a continuing appointment for at least twelve (12) months prior to the leave and commit to returning to the University following leave.

Staff:
95% of regular salary; benefits are effective for a maximum of seventeen (17) weeks of maternity leave; must have completed three (3) years of full-time service and agree to return to the University for one year following leave. If employee does not return for one year, she shall be obliged to repay any supplemental monies received during her maternity leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

LAURENTIAN

Faculty:

A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least twelve (12) months and eleven (11) weeks of continuous service with the University.

(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.

(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.

(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.

(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.

(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.

(g) The Member shall advise in writing her unit head and the Dean/Chief Librarian of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.

(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association:

Sub-Plan Maternity

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to seventeen (17) weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).

b) This plan covers only temporary unemployment due to pregnancy.

c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.

d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.

e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.

f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.

g) The employee shall continue to accumulate vacation credits and seniority during her leave.

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.

i) The duration of the plan is 1 year, effective July 1/89 to June 30/90.

j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.

k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

MCMASTER

Intent: This policy is designed to facilitate reasonably flexible arrangements for the benefit of families at the time of the birth or adoption of children.

Eligibility:

a) Full-time and regular part-time faculty and staff members who have at least six (6) months continuous service with the University prior to the estimated date of delivery or adoption of a child (or children) may request and will be granted a maternity leave.

b) Faculty and staff members who are already in a period of notice due to their resignation or to the University's decision to discontinue their employment, are not eligible for maternity leave.

Length of Leave:

a) A leave will normally be granted to a maximum of six (6) months.

b) In exceptional circumstances, a leave may be extended beyond the six month period, at the discretion of the appropriate dean or supervisor and in the case of staff with the approval of the Manager, Employee Relations.

c) A doctor's note will be required should the faculty or staff member wish to return to work within six (6) weeks of the birth of her natural child (Employment Standards Act, Section 36 (5)).

d) Faculty and staff members are normally expected to give one (1) month's notice of the date of return to work, should this be different from the previously agreed date. For the first two (2) weeks of leave the University will pay 95% of her regular salary. During the following fifteen (15) weeks of maternity leave the staff member will receive retroactively from the University a salary payment equal to the difference between 95% of the employee's regular salary and the amount of unemployment insurance maternity benefits the employee is receiving (or that she would be expected to receive if she qualified for benefits). Please see note below. When the staff member returns to work it is the responsibility of the department to reinstate the staff member in the same position, or a comparable position at the same level in the same occupational groups.

Salary for Faculty:

a) If the faculty member's schedule can be arranged so that the time taken for maternity leave falls within the "continuous period of three months free from scheduled commitments to the University" (as defined in the load teaching document), salary will be continued for that period. When mutually suitable arrangements can be made to fulfil her University responsibilities, maternity leave, with full salary, will be granted to the faculty member for six (6) additional weeks. These weeks will be scheduled before and/or after the core period of leave, in such a way that the total leave will not exceed three (3) months plus six (6) weeks.

b) Any faculty member who is unable to arrange for a leave within the "continuous period of three months free from scheduled commitments to the University", will be entitled to paid maternity leave for up to seventeen (17) weeks as described above for staff. It is understood that under these circumstances there is no requirement for a faculty member to carry over or otherwise make up her regularly scheduled teaching commitments for the period of the leave.

NOTE: All payments made under this policy must be in accordance with the agreement filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance Regulations. As part of these requirements all such payments by the University can only commence when the faculty or staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of an insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commission's waiting period. Faculty and staff members should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

O.I.S.E.

General Support Staff:
An employee on maternity leave shall be paid a maternity leave allowance to maintain her income at seventy-five (75%) of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations.
Membership in pension plan is suspended. Other benefits continue during maternity leave with full cost paid by employer.

Faculty and Professional Research Staff:
a) An employee on Maternity Leave shall be paid a maternity leave allowance to maintain her income at ninety-five (95%) of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations and an employee on a paid maternity leave as specified above shall remain in the pension plan.

Professional Support Staff & CUEW Members:
As per General Support Staff except income is maintained at 95%

OTTAWA

Support Staff:
Any female member who has a regular position requiring fifteen (15) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits:

a) A seventeen (17) weeks maternity leave.
b) The University will continue to pay ninety-five per cent (95%) of the regular basic earnings for an initial period of fourteen (14) calendar days.
c) During the following fifteen (15) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.
d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty Members:
Faculty members have a nineteen (19) week maternity leave, same as support staff for first seventeen (17) weeks. The University will continue to pay ninety-five (95%) percent of the regular basic earnings for an additional period of fourteen (14) calendar days.

The University must keep the position of an employee (Support and Faculty) on maternity leave available only until the end of the seventeen week (17) period of maternity leave or the six-week (6) period of post-natal leave whichever is the later.

Adoption Leave:
Same as Maternity Leave Policy for both faculty and support staff except that either parent is eligible.

Paternity Leave
Fathers are entitled to two days leave to be taken in the first month after the birth of a child.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

QUEEN'S

The University's maternity and adoption leave policy applies to the following female members of staff:

a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.

b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.

Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act. The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.

A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.

During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:

a) The University will pay ninety-five (95%) percent of the normal basic earnings for the first two weeks of maternity leave. (See Note.)

b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive if she qualified for benefits. (See Note.)

c) Any period of leave beyond the seventeen weeks shall be without pay.

d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.

e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.

f) A female staff member who adopts a child is subject to the same rights and obligations as those granted under this policy.

g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance Regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

RYERSON

Follow Employment Standards Act - all benefits continued - Ryerson pays 93% of salary for first two weeks, after that pays 93% of salary less the U.I.C. benefit for 15 weeks - pension contributions based on full notional salary.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TORONTO

Faculty & Administrative Staff - SUB Maternity Leave Plan (effective July 1, 1984)

The objective of the Plan is to supplement unemployment insurance benefits up to 95% of regular earnings during the period of maternity - 17 weeks in accordance with the Employment Standards Act (Ontario). Written application and a copy of the Doctor's certificate indicating the expected date of delivery is required at the earliest date prior to commencement of maternity leave. The first two weeks, while in the U.I.C. waiting period, the University pays 95% of salary and the following 15 weeks the University pays the difference between U.I. benefits and 95% salary. After expiry of maternity leave the staff member is reinstated to her former position with no loss of vacation credit or seniority. Benefit plans are continued through regular payroll deduction with regular subsidies throughout the period of maternity. If a staff member should return to work prior to the required 6 week post delivery period then a letter from a legally qualified medical practitioner is required approving the early return.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

Faculty & Administrative Staff SUB Adoption Leave Plan (effective July 1, 1985)

Same as above SUB Maternity Leave Plan with the provision that leave is granted to only one adoptive parent (if both staff of U of T) and the leave is to commence at the time the child(ren) are scheduled to arrive in the adoptive home. Plan is consistent with U.I. and legislated regulations.

Paternity Leave:

Up to 2 days paid leave will be granted to a father upon the birth or adoption of a child. Such leave must be taken within the first month of the birth or an adoption.

TRENT

Staff:

A staff member is entitled to a flexible seventeen (17) week unpaid leave of absence for pregnancy provided the member has a minimum of ten (10) months continuous service prior to the expected date of delivery as indicated by her medical certificate. The member is required to give two (2) weeks written notice of the date on which she intends to begin her leave. All members may begin their leave at any time within eleven (11) weeks before the expected date of delivery. The University may initiate the leave if it can be shown that the member cannot manage her normal workload adequately or that conditions dangerous to her unborn child or herself might prevail. If a staff member is required to be absent for a period longer than seventeen (17) weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy, and the University requires an extension of leave, any further leave period is covered under the University's sick leave policy. The staff member is entitled to not less than six (6) weeks post-natal leave after the date of birth. The Employment Standards Act insures the right of the employee to return to the same or a comparable job without loss of seniority or benefits or drop in salary, if pregnancy leave of no longer than seventeen (17) weeks is taken. During this leave, the total cost of continuing membership in the University's benefit plans, except the Pension Plan, will be borne by the University, and any replacement will be a casual appointment. At least four (4) weeks before the expiration of the pregnancy leave, a staff member may apply to the Department of Staff Relations for an additional leave of absence without pay for up to twelve (12) weeks. This request for additional leave shall not be unreasonably denied subject to workload requirements. Vacation credits are not accrued during pregnancy leave. If the staff member returns to work on a regular basis, the period of pregnancy leave is considered time worked for seniority purposes.

Maternity and Adoption Leave Sub Plan:

After a staff member has been employed at Trent University for one (1) year, she can file for maternity or adoption leave under this sub plan. Under this plan the University will pay 95% of the staff member's normal salary or wages for the first two (2) weeks and for the next fifteen (15) weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so that the total from both sources will equal 95% of salary or wages. After the first two (2) weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. To be eligible for this benefit, a staff member must have worked at Trent University for twelve (12) months and be planning to return to work at the end of seventeen (17) weeks for a period equal to the period of leave. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During maternity leave vacation credits do not accrue unless the staff member returns to work at the end of seventeen (17) weeks for a period of seventeen (17) weeks.

Paternity and Adoption Leave:

Included in Compassionate Leave; at normal pay for up to a maximum of six (6) days per year.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TRENT (Cont'd)

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Subject to providing the Dean, where possible, with prior written notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of adopting a child. Fathers, upon the birth of a child, shall be entitled to the same benefit.

CUEW:
Where a pregnant employee has been employed in a bargaining unit position in at least three (3) of the preceding eight (8) academic sessions, or in the last two (2) immediately preceding regular academic sessions, she shall be entitled to paid leave of up to three-thirty-fifths (3/35ths) of her appointment, and up to fourteen (14) additional weeks of unpaid leave. Where the employee does not qualify for any paid leave she shall be entitled to up to seventeen (17) weeks of unpaid leave. All requests for maternity leave shall be made in writing to the immediate supervisor (with a copy to the Dean) and shall indicate the expected date of delivery.

Paternity and Adoption Leave:
Upon written request to the immediate supervisor (with a copy to the Dean), an employee may be granted leave of up to five (5) working days on the occasion of becoming a father or adopting a child, provided that the total amount of paid paternity or adoption leave in any one academic session shall not exceed one-thirty-fifth (1/35th) of the total appointment.

WATERLOO

To be eligible a faculty or staff member must be a regular, full-time employee for at least one year prior to the expected birth or adoption date.

Eligible faculty and staff members receive 95% of normal salary, less applicable Unemployment Insurance maternity or adoption leave benefits for a maximum period of 17 consecutive weeks from the commencement of the leave. Intention to return to the University must be declared in writing; those who do not intend to return to work are not eligible for supplementary payments. A faculty or staff member who voluntarily leaves the University during the 6 month work period following a maternity or adoption leave will be required to repay the supplemental payments to the University.

The University may initiate a maternity leave at any time during the eleven-week period preceding the expected date of birth when the performance of normal duties is materially affected by the pregnancy; faculty and staff shall not normally return to work earlier than the first working day of the seventh week following the date of delivery. Vacation will not be reduced provided that faculty and staff comply with the parental leave policy and return to work for at least one month following expiration of the leave. Salary actions normally will not be affected or deferred by the length of the leave; overall performance will be the basis for these considerations. Decisions on promotion or tenure may be postponed for a maximum period of one year at the faculty member's request.

If additional leave is desired, the faculty or staff member may request an unpaid leave of absence or vacation pay entitlement.

Paternity leave: If a male faculty or staff member wishes to be absent from work on occasion during the period around the birth or adoption of his child the practice of personal leave at management discretion, which currently provides time off with pay for bereavement and other personal emergencies, should be extended to include paternity leave. This same philosophy could be applied to the male or female faculty or staff member in the case of adoption; this specifically includes the case where the other parent is receiving a UIC-supported adoptive leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

WESTERN

Administrative, Academic Staff CUPE Local 2361
Policy

1. The University of Western Ontario provides for pregnancy leave for members of the regular full-time administrative and academic staff and CUPE local 2361 (hereafter referred to as member) who have worked for the University for at least one year as of the probable date of delivery.
2. A member is expected to work for the University for at least six months following the date of her return from her pregnancy leave. Should a member not satisfy this condition, she will be indebted to the University for the sum of the monies paid to her by the University during her pregnancy leave.
3. Pregnancy leave is a flexible leave for up to seventeen weeks with pay and benefits as specified in Section 4 and 5.
4. A member who qualifies for pregnancy leave under the provisions of this Pregnancy Leave Policy is eligible for: (i) 95% of the salary at the time of the initiation of the leave paid by the University for the initial two-week waiting period prior to the commencement of Unemployment Insurance benefits; and (ii) the difference between Unemployment Insurance benefits and 95% of the salary at the time of the initiation of the leave, not to exceed fifteen weeks, paid by the University, provided the member makes application for and qualifies for Supplemental Unemployment Insurance benefits. In no case will the total amount of the Supplemental Unemployment Benefits, unemployment gross benefits and any other earnings received by the member exceed 95% of the member's salary at the time of the initiation of the leave.
5. During the period of paid pregnancy leave, the University will continue the member on full benefits through regular payroll deductions.
6. Pregnancy leave may be initiated by that member at any time within eleven weeks of the expected delivery date.
7. Pregnancy leave ends six weeks after the actual date of birth or no later than seventeen weeks from the beginning of the leave, whichever is later.
8. Leave in excess of seventeen weeks required for medical reasons relating directly to a member's pregnancy and/or delivery of an infant may be treated in accordance with the University's Sick Leave Policy. In such case, the member should immediately contact the Chairman, Dean, Budget Head, or supervisor.
9. Leave of absence in excess of the seventeen-week period, except for medical reasons (see 8 above), may be taken without salary in accordance with the University's Policy on Leave of Absence Without Salary.
10. Eligible members may apply for reasons of pregnancy, for reduced responsibility in accordance with the University's Reduced Responsibility Policy. 11. There is not accumulation of vacation entitlement during this leave.
12. This policy will remain in effect until 1 July 1990, at which time it may be renewed following amendments as deemed appropriate and resubmission for approval to the Canada Employment and Immigration Commission.

WILFRID LAURIER

Staff & Faculty:
Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario. Supplementary Unemployment Benefit up to 95% of employee's normal weekly salary during seventeen (17) week maternity leave period

Faculty:
Maximum leave of 6 weeks with full salary and benefits.

WINDSOR

Faculty:
Employed at least twelve (12) months and eleven (11) weeks preceeding estimated date of delivery. Entitled to maternity leave of six (6) months of which seventeen (17) weeks shall be with full salary benefits.
Paternity leave of seven (7) days with full salary & benefits.

Staff & Unions:
Employed at least twelve (12) months. A maternity leave equal to six (6) months of which the University pays
a) 95% of nominal salary for first two (2) weeks
b) Difference between 95% and the amount received from U.I.C. for fifteen (15) weeks
c) Benefits paid by employee but reimbursed if return to work six (6) months.
Paternity leave of two (2) days with full salary & benefits.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

YORK

Faculty:

Maternity, Paternity, and Adoption Leave:

A female employee shall be granted maternity leave with full salary and benefits for a period of up to (17 seventeen weeks, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child or, for a period of up to (8) eight weeks during the period immediately following her adoption of a child of pre-school age (ie. less than five years old at the time of adoption). An employee shall, if she so chooses, have the right to continue with her regular duties during pregnancy. Should the health of the mother or child require additional time off from University duties, the employee may apply to her Dean/Director of Libraries for a leave of absence without pay for an additional period of up to twelve (12) weeks. Application for maternity leave shall be made as early as possible in advance of the expected delivery date. The employee shall give due regard to the need of the University for early notice of a prolonged period of leave.

The teaching/professional and service responsibilities of an employee on maternity leave of less than one month shall normally be assumed by her colleagues without additional expense to the Employer. If an employee takes maternity leave of longer than one month, the Employer will normally arrange for a substitute or shall provide appropriate remuneration or other compensation to colleagues who assume her duties.

Leave with full salary and benefits of up to five (5) days shall be granted to a male employee on the occasion of the birth of his child. The teaching/professional and service responsibilities of employees on paternity leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Leave of absence of up to five (5) days shall be granted to employees upon the adoption of a child. Employees in this case shall provide the Dean/Director of Libraries or Chairperson (where applicable) with as much notice as possible of impending adoption for which leave is to be taken. The teaching/professional and service responsibilities of employees on adoption leave shall normally be assumed by their colleagues without additional expenses to the Employer.

C.U.P.E.:

1. An employee who is pregnant and who has been employed by the University for a period of at least twelve months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence of seventeen weeks, or such shorter leave as she may request, commencing during the eleven (11) weeks immediately preceding the estimated day of her delivery.
2. The University will supplement the benefit paid by the Unemployment Insurance Commission for fifteen (15) weeks so that the total from both sources will equal 92% of the employee's normal salary. In addition the University will pay the employee for the first two (2) weeks of leave, i.e. the Unemployment Insurance Commission's unpaid waiting period - an amount equal to 92% of her normal earnings.
3. In order to receive the above payments, the employee will be required to produce a record of payment from the Unemployment Insurance Commission upon her return to work. A written request for parental leave shall be given at least two weeks prior to the day on which the employee intends to commence her pregnancy leave and shall include the intended duration of such leave. This request shall also include the certificate of a legally qualified medical practitioner stating that the employee is pregnant and giving the estimated day upon which delivery will occur.
4. No employee shall be required to return to work following pregnancy leave earlier than six (6) weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has provided the University with the certificate of a legally qualified medical practitioner stating that she is able to resume the full duties of her position.
5. An employee who intends to resume her employment on the expiration of her pregnancy leave shall provide the University with at least two weeks' notice of the date of her return. Upon return to work she will be returned to her prior position.
6. The University and the employee shall continue to pay their regular portions of the premiums for the Employee Benefits Plan during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.
7. The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy.
8. An employee shall be granted up to five (5) days leave of absence, with pay, for paternity or adoption leave. Except in exceptional circumstances the employee shall provide the Supervisor, or designate, with two weeks advance notice, in writing, of the approximate of commencement of such leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

YORK (Cont'd)

U.P.G.W.A. (Security)

Maternity, Paternity and Adoption Leave

1. An employee who is pregnant, and who has been employed by the University for a period of at least twelve months immediately preceding the estimated date of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen (17) weeks, or such shorter leave as she may request, commencing during the eleven (11) weeks immediately preceding the estimated date of her delivery.
2. The University will supplement the benefit paid by the Unemployment Insurance Commission for fifteen (15) weeks so that the total from both sources will equal 95% of the employee's normal salary. In addition, the University will pay the employee for the first two weeks of leave, i.e., the Unemployment Insurance Commission's unpaid waiting period - an amount equal to 95% of her normal earnings.
3. In order to receive the above payments, the employee will be required to produce a record of payment from the Unemployment Insurance Commission upon her return to work.
4. The University and the employee shall continue to pay their regular portions of the premiums for the Employee Benefit Plans during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.
5. No employee shall be required to return to work following pregnancy leave earlier than six (6) weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work.
6. An employee shall give her Supervisor at least one month's notice in writing of the day upon which she intends to commence her pregnancy leave and the intended duration of such leave. She shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.
7. An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her Supervisor of her approximate date of return when she applies for leave. Two weeks before the agreed-upon return date the employee shall confirm, in writing, to her Supervisor, her intention to return on that date. Upon her return, to work she shall be reinstated in her former classification.
8. The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy.
9. An employee shall be granted up to five days absence with pay for paternity or adoption leave. The employee shall make every reasonable effort to notify the immediate Supervisor one month in advance of the anticipated date of leave.

Professional and Managerial Staff

An employee who has been employed by the University for a period of at least twelve (12) months immediately preceding the estimated date of delivery of her child, shall be granted maternity leave for a period of up to seventeen (17) calendar weeks, with full salary and benefits.

The period of leave shall be taken at the discretion of the employee during the period(s) immediately preceding and/or immediately following the birth of her child. An employee shall, if she chooses, have the right to continue with her regular duties during her pregnancy, but the University may require an employee to begin her maternity leave at a specific time should it be evident that she cannot reasonably be expected to perform the duties of her position, or if the performance of her work is materially affected by her pregnancy.

Y.U.S.A. Support Staff

Maternity, Paternity and Adoption Leave

An employee who is pregnant shall be entitled, upon her application, to a leave of absence of seventeen weeks, or such shorter leave as she may request, commencing during the eleven (11) weeks immediately preceding the estimated day of her delivery. If an employee commences pregnancy leave prior to the completion of her probationary period, the full probationary period shall begin anew upon her return from such leave.

The employer will supplement the benefit paid by the Unemployment Insurance Commission for fifteen weeks so that the total from both sources will equal 95% of the employee's normal salary.

In order to receive the above payments the employee will have been employed by York University for a period of at least twelve months immediately preceding the estimated day of her delivery, and will be required to produce a record of payment from the Unemployment Insurance Commission upon her return to work.

In addition, provided the employee is eligible for the above payment, the Employer will pay the employee for the first two weeks of leave, i.e., the Unemployment Insurance Commission's unpaid waiting period - an amount equal to 95% of her normal earnings as soon as possible after the commencement of such leave.

The employer and the employee shall continue to pay their regular portions of the premiums for the Employee Benefit Plans during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

YORK (Con'td)

No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has provided her supervisor with a certificate signed by a legally qualified medical practitioner indicating her fitness to resume work.

An employee shall give her supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and the intended duration of such leave. She shall provide her supervisor with a certificate signed by a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.

An employee who returns to work on the expiration of her pregnancy leave shall be reinstated in her former position. The employee shall endeavour to confirm her return date with her supervisor at least two weeks in advance.

The employer may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy.

An employee shall be granted up to five days absence with pay for paternity or adoption leave.

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
BROCK Up to $5/day for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $150 in a 2 year period. CUPE $300/5 years Hearing Aids	All full-time faculty and staff	Upon appointment	$10. S $20. F	100%	NIL	$14.26 S $35.78 F	Confederation Life	YES
Semi-private hospital	All full-time faculty and staff	Upon appointment	n/a	n/a	NIL	$3.50 S $10.26 F	Confederation Life	YES
CARLETON Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath, podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP. Semi-Private hospital accommodation.	All full-time and part-time employees with continuing or term appointments	Upon Appointment	$25. S $50. F	80%	- I.C.T.U. $0.88 S $3.08 F	$7.92 S $27.76 F	Blue Cross	YES Cross experience rated with dental plan
					CUPE 2424 + Exempt Support Staff $2.20 S $7.71 F	$6.60 S $23.13 F		
Semi-private hospital expenses not subject to deductions and co-insurance								
					All Others	$8.80 S $30.84 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
GUELPH Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. Psychologists, masseurs; chiropractors, podiatrists, out of province coverage. Accidental dental coverage, vision care, hearing aids. Dependant children to age 25 if full-time university or college students.	All regular faculty and staff and temporary full-time over 6 mos. and part-timers over 35% of normal workload	Upon appointment	No deductible $1.00 payment per prescription	100% paid for full-timers, otherwise prorated	NIL or prorata	$19.79 S $47.28 F for full-timers	Mutual Life	YES
LAKEHEAD Difference between ward and semiprivate hospital, pres. drugs, services of private nurse, charges for ambulance, psychologist, physiotherapist, speech therapist, osteopath, chiropractor, chiropodist, naturopath, podiatrist, masseur, ambulance service, durable equipment, accidental injury to natural teeth, some outside of Canada coverage.	All full-time permanent staff	Date of employment	$15 Single $30 Family	100% after deductible on prescription drug 80% after deductible on all other services	NIL S NIL F	$11.91 S $35.97 F	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
LAURENTIAN Pres. drugs, oxygen, fees of a private nurse, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid	All full-time employees	First day of the month coincident with or following date of employment	$.35 per prescription	n/a	CUPE, Local 1555, (Main. & Printing)		Confed. Life	YES
					$9.42 S	$9.42 S		
					$28.13 F	$28.13 F		
					Staff Association			
					$9.91 S	$9.91 S		
					$29.21 F	$29.21 F		
					All Other Employees			
					NIL S	$19.82 S		
					NIL F	$58.42 F		
Semi-Private Coverage	All full-time employees	Same as above	n/a	n/a	CUPE, Local 1555 (Main. & Printing)		Confed. Life	
					$1.15 S	$1.15 S		
					$2.29 F	$2.29 F		
					Staff Association			
					$1.15 S	$1.15 S		
					$2.29 F	$2.29 F		
					Other Employees			
					Nil S	$2.30 S		
					Nil F	$4.58 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
MCMASTER Pres. drugs, private duty nursing, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10. per day for private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization and doctor's expenses. Clinical psychologists $15 per 1/2 hour session to a maximum $225/yr. Speech therapists to a maximum of $200/yr. Chiropractors or physiotherapists $15/visit to a maximum of $225/yr. Podiatrists, osteopaths $15/visit to a maximum of $225/yr. Prosthetic devices. Care in a licensed convalescent home $20/day - 120 days per year. Vision care for staff, and faculty $100 maximum benefit every 24 months.	All continuing regular employees	1st day of employment	$25/person $50/family maximum	100%	NIL	$10.32 $26.35 $22.50	Sun Life	No - admin. services only, plan self-insured
O.I.S.E. Up to $20/day for private/semi-private room. 100% of ambulance service, Registered Nurse Physiotherapist, artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Some outside Canada coverage.	Faculty with 35% appointment or more. Support staff with 25% appointment or more	Upon appointment	10% of prescription drugs	n/a	NIL	Faculty $19.33 S $50.29 F Professional & Gen. Support $20.18 S $51.77 F	Confed. Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
OISE (Cont'd) Prof. Research Staff As above minus $20/day for Private/Semi-private room						Prof. Research Staff $18.24 S $47.48 F		
Semi-private room						$3.89 S $7.76 F	Blue Cross	
Vision Care - Faculty, General Support, Professional Research Staff Prescribed eye glasses and contact lenses every 12 months	As above	Upon appointment	n/a	$150 maximum coverage for each	NIL	Included in above premiums	Confed. Life	YES
Professional Staff Prescribed eyeglasses - $275 every 24 months Contact lenses - $150 every 12 months								
Hearing Aid - Faculty	As above	As above	As above	$500 in any 24 consecutive months		Included in above premiums	Confederation Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
OTTAWA Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery	Compulsory for full-time staff with minimum 15 hrs/wk	Upon date of appointment	NIL	100%	NIL	$11.82 S $30.94 F	Metropolitan Life	YES
Semi-private room	Same as above	Upon date of appointment	NIL	NIL	$4.02 S $7.63 F	NIL	Metropolitan Life	YES
Private Room	Same as above	Upon date of appointment	NIL	NIL	$5.68 S $12.42 F	NIL	Metropolitan Life	YES
QUEEN'S 100% pres. drugs, physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hearing aids, hospital services not covered by OHIP, emergency physician's services outside Ont. in excess of OHIP fee schedule. Artificial limbs or eyes and prosthetic devices, speech therapy.	All continuing full-time & part-time staff on optional basis	First day	$25	80% of services of registered nurse of other licensed persons, 50% after 7 days, 50% chiropractor, osteopath, chiropodist, podiatrist, or naturopath - when not covered by OHIP	$2.00 S $8.00 F	$4.67 S $18.67 F	Canada Life	YES
Semi-private	All regular full-time & part-time staff on optional basis	First day	No deductible	No co-insurance	$3.85 S $10.00 F	NIL (S) NIL (F)	Canada Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
RYERSON **Faculty and Non-Union Academic and Administrative Support Staff & CUPE** Pres. drugs, private duty nurses; semi-private and private room accommodation; emergency services outside Ontario; eye care package - $120 per calendar year; hearing aid - $300 every 5 years	Compulsory for all full-time staff who commenced employment after July 1/74 and all part-time staff with more than 12 mos. service unless covered under spouse	Date of appointment	$25/person/year $25/family/year	100% reasonable customary charges paid after deductible	NIL	$17.94 S $50.75 F	Mutual Life of Canada	YES
Sessional Instructors Pres. drugs, private duty nursing on recommendation of the attending physician. Private room differential, out of province/Canada medical fees max. Hearing Aid $300 every 5 years. Vision care $80 maximum benefit every 24 months	All sessional instructors	Date of appointment	$25/person/contract year $50/family/contract year	100% paid after deductible	NIL	$6.15 S $13.57 F	Blue Cross	YES
60% of full-time benefit	Part-time staff with between 4 and 12 months service	After 4 months service	$25/person or family/year	60% of full-time amount	NIL	$7.46 S $21.35 F	Mutual Life of Canada	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
TORONTO Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room accommodation, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada.	All full-time and part-time staff holding an appointment of 25% or more of full-time	First day of months following date of appointment	$25 per 12 month period (i.e. begins from the earliest service date of staff member's EHC receipts)	100% paid after deductible	$1.65 S $6.58 F	$4.94 S $19.72 F	Blue Cross	YES (self-experienced)
Semi-Private Hospital Difference in cost care and semi-private room accommodation. Dependent coverage to include unmarried children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage.	All full- and part-time staff holding an appointment of 25% or more of full-time	"	n/a	n/a	$.66 S $1.31 F	$1.99 S $3.94 F	Blue Cross	YES (self-experienced)
TRENT Extended Health Care PLUS Vision Care - $100 every 24 mos. for eyeglasses and $200 every 24 mos. for contact lenses	Full-time staff and staff holding recurring full-time and half-time appointments	First day of month following date of appointment or applcation	$25/person $50/family	100% paid after deductible; no deductible for vision care	NIL	$11.36 S $33.66 F	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
TRENT (Cont'd)								
Supplementary Semi-Private Coverage	Full-time staff and staff holding recurring full-time and half-time appointments; members of CUEW	First day of month following date of appointment or application	n/a	n/a	NIL	$2.05 S $4.13 F	Sun Life	YES
Extended Health Care plus Vision Care - $100 every 24 mos. for eyeglasses and $200 every 24 mos. for contact lenses. PLUS: *Paramedical Rider, Hearing Aid Benefit, Voyage assistance - Europ assistance	Faculty and senior management	First day of month following date of appointment or application	$25/person $50/family *Not subject to deductible	100% paid after deductible	NIL	$11.37 S $33.05 F	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WATERLOO Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheel chairs, braces, Deluxe Blue Cross Travel benefits	All full-time faculty and staff Regular part-time faculty & staff	On appointment	$36/single $72/family	100% paid by insurance company	NIL	$9.76 S $31.42 F	Blue Cross	YES
	Regular part-time faculty & staff	"	$72/single $144/family	"	"	$5.52 S $19.92 F	"	"
WESTERN Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc.	All full-time permanent non-union staff, CUPE Engineers & CGA	First day of appointment on a full-time continuing basis	NIL	100% paid by insurance company	NIL	$15.26 S $38.81 F	London Life	YES
	Faculty	"	NIL	100% paid after deductible	NIL	$19.05 S $49.85 F	London Life	YES
Visioncare - once every 24 months for purchase of prescribed eye glasses or contact lenses - Maximum $100 per person	UWOSA, CUPE, Physical Plant & Arena Maintenance, Engineers	First day of appointment on a full time continuing basis	NIL	100% paid by insurance company	NIL	$2.04 S $5.21 F	London Life	YES
- Maximum $50 per person	CUPE - Food Services	First day of appointment on a full time continuing basis	NIL	100% paid by insurance company	NIL	$1.02 S $2.61 F	London Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WESTERN (Cont'd) - Maximum $150 per person	Faculty, P.M.A.	First day of appointment on a full-time continuing basis	NIL	100% paid by insurance company	NIL	$3.06 S $7.82 F	London Life	YES
WLU Private nursing care by registered nurse in/out hospital when not provided by OHIP - a direct order by doctor, difference between ward and semi-private and private room in hospital, difference between semi-private and private room in hospital, out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hospital for max. of 120 days, dental care by dentist or oral surgeon out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration. Vision/Hearing care $100 vision & $500 hearing per person once every 24 months.	All full-time staff and faculty Part-time in excess of 1250 hours per annum	First of next month following date of appointment	$25 S $50 F	n/a	$1.27 S $3.80 F	$10.36 S $33.32 F	Allstate	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WINDSOR Faculty: Green Shield E.H.B.	Full-time faculty	30 day E.P.	10/20	100%	n/a	$25.12 S $69.18 F	Green Shield	YES
Green Shield semi-private	All groups	30 day E.P.	n/a	n/a	n/a	$3.53 S $7.10 F	Green Shield	n/a
Admin. Non-Union Green Shield Pres. Plan	Full-time Admin. Full-time Union	30 days End of Probation	.35/pres.	n/a	n/a	$25.95 S $64.83 F	Green Shield	YES
CUPE 1001: Janitors, Housekeeping, Dietary	"	"	"		n/a	$30.13 S $75.33 F	"	YES
CUPE 1393: Technicians Green Shield Pres. Plan					n/a	$26.96 S $67.39 F	"	"
Admin. Union S.E.I.U. 210: Green Shield Pres. Plan					n/a	$28.42 S $71.09 F	"	"
CUPE 100: Green Shield Pres. Plan					n/a	$26.39 S $65.99 F	"	"
UPGWA 1958: Green Shield Pres. Plan					n/a	$43.79 S $109.39 F	"	"
Retirees Pres. Plan						$16.28 S $32.55 F	"	"
Exec. Pres. Plan						$19.65 S $47.56 F	"	"

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WINDSOR (Cont'd)								
E.H.S	Non-union Admin. & Exec.	30 days	n/a	100%	n/a	$1.05 S $2.58 F	*	*
E.H.S - T4	CUPE 1393 S.E.I.U. 210 CUOE 100	After probation	n/a	100%	n/a	0.98 S $2.80 F	*	*
YORK Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, medical supplies and appliances, services of osteopaths, chiropractors, naturopaths, podiatrists, masseurs, speech therapists, clinical psychologists, physiotherapists, Christian Science healers	Full-time Faculty	Date of appointment	$25/single $50/family	100%	n/a	$7.31 S $20.00 F	LonLife Financial Services	YES (self experienced)
	Support Staff 24.5 hours or more	*	*	*	n/a	P & M $9.28 S $25.36 F		
				100%		YUSA $7.77 S $21.71 F		
				100%		UPGWA $9.28 S $26.35 F		
				80%		IUOE $8.13 S $22.26 F		
				80%		CUPE $5.78 S $13.49 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
YORK (Cont'd)								
				80%	Post Docs $7.14 S $20.27 F			
Hospital coverage Semi-private	UPGWA	Date of appointment		100%	As above	As above	LonLife Financial Services	YES (Self experienced)
Private	Full-time Faculty, Support Staff 24.5 hours or more, other than UPGWA	Date of appointment	n/a	100%	As above	As above		
Vision Care Prescription eyeglasses and contact lenses $225/person/24 months	P&M, Full-time Faculty				NIL S $8.29 F	$5.57 S $5.57 F		
$150/person/24 months	CUPE				NIL S $7.44 F	$3.18 S $3.18 F		
Vision/Hearing Care Prescription eyeglasses and contact lenses $200/person/24 months	Support Staff 24.5 hours or more, other than UPGWA and P&M				NIL S $8.10 F	$5.34 S $5.34 F		
$150/person/24 months	UPGWA				NIL S $5.06 F	$3.34 S $3.34 F		
Prescription hearing aid, max. $300/person/36 months								

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK 60%, max $5,000 per month, 66.9% for TSA members	maximum of 5%	Compulsory	All faculty and non-unionized staff	Upon appointment	105 days	.62% of salary, .684% for TSA members	0%	Confederation Life	Partially experience rated
CARLETON Academic union 66 2/3% max. 8000 per month (C.P.P. integrated)	3%	Compulsory	All full-time and part-time employees with a continuing appt. or term appts. after 12 months	Upon appointment	180 calendar days	$1.152/100 of gross salary	0%	Metropolitan Life	Partially experience rated
Non-Union Staff - Salaries less than 21,600 same as CUPE 2424 except when salary reaches $21,600 higher benefit level applies									
Non-Union Staff - Salaries $21,600 and over 75% max., $8,000 per month (C.P.P. integrated	3%	Compulsory	Same	Upon appointment	180 calendar days	$1.302/100 of gross monthly salary	Mngmt 100% Support 75%	Metropolitan Life	Partially experience rated
CUPE 2424 (Administrative/ Technical Union) 65% max., $8000 per month (C.P.P. stacked)	n/a	Compulsory	Same	Upon appointment	180 Calendar days	.872/100 of gross monthly salary	75%	Metropolitan Life	Partially experience rated

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
C.G.A. (Security Staff Union) 65% max., $2000 per month (C.P.P. stacked)	4%	Compulsory	Same	Upon appointment	180 calendar days	1.028 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
CUPE 910 65% maximum $2500 per month (C.P.P. stacked)	n/a	Compulsory	Same	Upon appointment	180 calendar days	.872/100 of gross salary per month	100%	Metropolitan Life	Partially experience rated
All Others 65%, maximum $1170 per month (C.P.P. stacked)	n/a	Voluntary	Same	Upon appointment	180 days	.872/100 of gross salary per month	I.C.T.U. 90%	Metropolitan Life	Partially experience rated
GUELPH Faculty & Professional equivalent to 66 2/3% of salary (max. $4,500 p.m.) Staff 66 2/3% of salary (Max. $4,500 p.m.)	n/a	Compulsory	All regular faculty & staff and temporary full-time in excess of 6 months and part-timers working at least 51% of normal workload	Faculty & staff on appointment; waiting periods for temporary and part-time staff	90 calendar days	.51/100 of gross monthly salary	66.66; prorata for temporary and part-timers	Constellation Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD 60% of monthly earnings to a maximum of $5,000 per month	n/a	Compulsory	Faculty & Senior Admin.	Upon appointment	17 weeks	$.765/100 monthly insured earnings	0%	Sun Life	Fully Pooled
60% of monthly earnings to a maximum of $3,000 per month		Compulsory	All Others	Upon appointment	17 weeks	$.765/$100 monthly insured earnings	75%	Sun Life	Fully Pooled
LAURENTIAN CUPE, Local 1555 (Main. & Printing) 80% of salary max. of $2,500/mo.	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$1.33/100	100%	Confederation Life	No
All Other Employees 70% of salary to $24,999.99/yr. 66 2/3 of salary from $25,000 to $39,999.99/yr. 60% of salary from $40,000/yr. Maximum benefit $4,000 per month or 85% of net earnings, whichever is lesser	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$1.46/100	0%	Confederation Life	No

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
MCMASTER 60% of first $23,000, 50% of next 17,000, 40% of remainder to max. of $64,250 per annum	n/a	Compulsory	All perm. faculty & staff	Upon appointment	None	0.47% of salary	NIL	Sun Life	YES for 1st 5 years; pooled after 5 years
OISE 60%, $3,000 maximum	n/a	Compulsory	All full & part-time staff & faculty	Upon appointment	90 days	.706/100 of annual salary (monthly)	0%	Confederation Life	YES
OTTAWA 66 2/3% max. $8,500/month	4%/yr	Compulsory	All full-time staff members with minimum 15 hr/wk	All full-time staff members on 1st day	119 calendar days from date of total disability	$1.56/100	100%	Laurentian/Imperial Life	YES
QUEEN'S 68% first $12,000 60% next $10,000 50% remainder, max. benefit $5,000 per month	up to a maximum of 5% per annum of C.P.I.	Voluntary	Full-time & part-time employees	At hiring	180 days	1.03%	NIL	Canada Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON Administrative and Academic Support: 75% of salary to a max. benefit of $4,500 per month less any other disability pension paid. Payable to age 65. Includes 6% pension contributions based on salary or date of disability	Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded	Compulsory	All full-time employees and part-time employees with more than 12 months service	1st day of employment	66 days	.65% of monthly salary to max of $4,500 (non-union support staff) $7,750 for Excluded Management	100%	Mutual Life Assurance Co. of Canada	Fully Pooled
						22 days	CUPE 4.48% to max of $2,500		
						66 days	C.J.R.T./F.M. .71% open college max. of $4,500		
Faculty 80% of salary to a max. benefit of $7750 per month less any other disability pension paid. Payable to age 65. Ryerson pays pension contributions on behalf of faculty member based on salary on date of disability.	"	Compulsory	All full-time faculty	1st day of appointment	66 days	1.641% of monthly salary to max. of $7,750	100%	Mutual Life Assurance Co. of Canada	Fully Pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd) Sessional 75% of salary paid until end of contract		Compulsory	All sessional	1st day of appointment	7 days (1/2 sessional) 15 days (full sessional)		100%	Self-insured	
TORONTO 70% of annual earning with maximum insurable earnings of $65,000 (max. benefit is $45,500 per annum) effective July 1/90: maximum insurable earnings of $90,000 (Max. benefit will be $63,000 per annum)	After 12 months payments annual increase of 7% or the across the board economic increase whichever is the lesser	Voluntary	All full-time and part-time staff holding an appointment of 15% or more of full-time	On appointment or date application card signed whichever is the latter date	90 days consecutive	1.20% of monthly insurable earnings	80%	Confederation Life (ASO only) Self-insured effective September 1/89	YES
TRENT Staff See Sick Leave Entitlement Policy. After 6 months; 66 2/3% of the first $21,600 of insurable; 50% of next $43,200; 40% of balance, less any other disability retirement benefit; 85% of net income all-source limitation.	Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2%	Compulsory	All full-time and half-time regular and recurring staff	Full-time and half-time hourly paid staff after 3 mos. of service. Others from date of appointment	1st 6 mos. of illness and/or disability covered under Univ. Sick Leave Entitlement Plan	.882% of insured payroll	NIL	Sun Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
TRENT (Cont'd) Faculty									
See Sick Leave Entitlement Policy. After 6 mos; 75% of insurable earnings, less any other disability or retirement benefits; 80% of gross income all-source limitation.	Benefits increased annually according to CPI with a max. annual increase of 2%	Compulsory. Voluntary for faculty with limited term appointments	All full-time and half-time tenured and probationary faculty, limited term appointments and senior management	From date of appointment	1st six mos. of illness and/or disability covered under Univ. Sick Leave Entitlement Plan	1.31% of insured payroll	100%	Sun Life	YES
WATERLOO									
60% of base salary to max. benefit of $4,000/mo. tax free or maximum of 85% pre-disability Net Income	Up to 5% per annum	Compulsory	All full-time faculty & Sr. staff All other full-time staff (inc. Union)	After 1st day of employment After 3 mos. of employment	180 days 90 days	1.08% x salary	NIL	Manufacturers Life	YES
WESTERN									
75% of salary up to max. $5,000/mo.	3% per year	Compulsory	All full-time permanent members of staff, faculty & CUPE	1st day of appointment on full-time continuing basis	15 weeks	$1.39 per $100 benefit	100%	Canada Life	YES
75% of salary up to max. $5,000/mo.	6% per year	Compulsory	Professional/Mgr.	-	-	$1.55 per $100 benefit	-	-	-
WLU									
60% of first $15,000, 50% of excess ($5,000 max.)	2% per annum	Voluntary	All full-time faculty and staff, P.T. over 1250 hours per annum	1st of next month from date of employment	120 days	$1.42 per $100	NIL	Manufacturers Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR Executives - 80% of salary to a max. of $3,500/mo. *Faculty & Prof. Lib. 66 2/3% of 1st $1,800 mon. sal., 50% of next $3,600, 40% of next $2,500. Max. benefit $4,000 mo. non-taxable *Admin - 66 2/3% of salary to a max. of $2,500/mo - non-taxable CUPE 100 & 1001, SEIU 210 - 50% of salary to max. of $2,250/mo. *CUPE 1393 & UPGWA 1958 (Technicians) - 66 2/3 of salary to max. of $2,500/mo. -*non-taxable	Based on wages as raised each year for admin. & union	Compulsory	Full-time faculty and admin. union	-30 days -30 days -end of probation	105 days	Exec $.71/$100 Faculty $.36/$100 M.I.P. Admin $.46/100 M.I.P. Union 210 $.95/$100 M.I.P. 1393 Tech Union $1.08/$100 UPGWA 1958 $1.24/$100 CUOE 100 .89/$100 CUPE 1001 .89/$100	100% 0% 0% 100% 0% 0% 100% 100%	Constellation	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
YORK									
85% of Net Income	n/a	Compulsory	P&M	Date of appointment	15 weeks	P&M .91/$100	100%	London Life	YES
85% of net			Full-time Faculty		15 weeks	Faculty .77/$100	NIL		
60% of 1st $6000 plus 50% of excess			All other staff 24.5 hours or more		90 days or cessation of sick leave whichever occurs later	YUSA .81/$100	100%		
						CUPE $2.41/$100	100%		
						IUOE .70/$100	100%		
						UPGWA .70/$100 of monthly salary	100%		

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
BROCK 105 days (elimination period on LTD) per disability or illness	Faculty and non unionized staff (full-time)	Upon appointment	Full Salary	YES
1 1/2 days/month cumulative sick leave program	Unionized staff (maintenance and housekeeping full-time)	Upon appointment	Full salary until sick leave credits are exhausted	YES
CARLETON Administrative Support, Technical Support During the first year, 1 1/2 days for each month of service. Following one year of service, 6 months	All full-time and regular part-time staff	Date of appointment	Full Salary for accumulated days - thereafter nil salary	YES
Management & Faculty 6 months	All full-time and regular part-time staff	Date of appointment	Full salary	YES
Trade Groups 1 1/2 days for each month of service	"	"	Full salary for accumulated days - thereafter nil salary	YES
GUELPH Unlimited to date of eligibility for disability insurance. Maximum 60 days	C.U.P.E., Stationery Engineers, Food Services, Police - exempt	After 3 months employment	Full	YES
Cumulative Sick Days Accumulated as follows:	Staff Association			YES
Less than 3 mos. employment		3 days	Full pay	
More than 3 mos. employment		10 days	"	
More than 12 mos. employment		24 days	"	
More than 24 mos. employment		36 days	"	
More than 36 mos. employment		48 days	"	
More than 48 mos. employment		60 days		

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
GUELPH (Cont'd) 3 months sick pay	Faculty & Professional staff	Immediate	Full pay	YES
LAKEHEAD Support Staff (Non-Union) Cumulative Sick Leave plan whereby an employee accumulates 1 1/2 days per month of service, to a maximum of 120 days	All full-time non-union support staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full salary	YES
Support Staff (Union) Cumulative Sick Leave plan whereby employee accumulates 1 1/2 days per month of service to a maximum of 120 days	Unionized office staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full salary	YES
Faculty/Senior Administration For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies	Faculty and Senior Administrative Personnel	Upon appointment	Full salary	YES
LAURENTIAN 6 months	All full-time employees	On appointment	Full Salary	YES
MCMASTER 15 weeks increasing to 26 weeks after 10 years of service	Salaried Support Staff	On appointment	Full Salary	YES
26 Weeks	Professional Management Level 12 and higher and all faculty	On appointment	Full salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
OISE 20 days per year (cumulative) (Prorated for part-time)	All full & part-time support staff	Upon appointment	Full salary	YES
Interim LTD if necessary re LTD waiting period of 90 days	All full & part-time support staff	Upon appointment	60% of salary $3,000 maximum	YES
90 days	Faculty	Upon appointment	Full salary	YES
OTTAWA 119 days	All regular employees with minimum 15 hrs/week	No waiting period	100%	YES
QUEEN'S Six months	All regular staff members	No waiting period	Full salary	YES
RYERSON 66 working days	All regular and probationary, Administrative & Academic Support staff, and full-time faculty	Date of employment	Full salary	YES
22 working days	CUPE			
7 working days	half sessional			

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
RYERSON (Cont'd) 15 working days	full sessional			
TORONTO 15 weeks	All full-time and part-time appointed staff members	After 3 months completed service	100%	YES
TRENT Faculty 6 months	All Faculty	Date of appointment	Full Salary	YES
Staff 1) 6 months	Regular or recurring staff who work 17 1/2 hours or more per week	Date of appointment	Full salary	YES
2) Maximum 60 days	Regular or recurring staff who work less than 17 1/2 hours per week	One normal work day for each month of service to a maximum of 60 days		YES
CUEW Paid sick leave in any one academic session shall not exceed four-thirty fifths of total appointment	Members of CUEW			YES
WATERLOO 30 days + 1 day for every month worked to a maximum of 180 days	Staff except Management, Professional, Specialized and Senior technical	After 1st full day at work	Full Salary	YES
180 days	Faculty, Management, Professional, Specialized and Senior Technical	After 1st day of employment	Full Salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
WATERLOO (Cont'd) Regular Part-Time	50% or more annual commitment	After 4 years	Full Salary	YES
Union During probation period - 3 days until 75 days worked then 30 days as per staff	All full-time employees		Full Salary	YES
WESTERN 15 weeks	Full-time continuing staff, faculty, CUPE, CGA & Engineers	1st day of employment	Full Salary	YES
WLU 90 days	Full-time faculty	Date of Employment	Full salary	YES
90 days	Exec. professional staff, Support Staff	Date of Employment	Full salary if accumulated 2/3 if not accumulated to 90 days	YES
105 days	Maintenance staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full credit and 2/3 salary to 105 days	YES
WINDSOR Short-term - first 105 days	All full-time faculty and staff	30 days after hiring or end of probation period	100%	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
YORK				
Accumulated at 1 1/2 days per month of service	YOSA, CUPE, IUOE, UPGWA	Accrued from appointment date for each full month of employment	Full Salary	YES
15 weeks	Faculty, Professional & Managerial	Date of Appointment	Full Salary	YES

SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing Arrangements?	
			EE	ER
BROCK	YES	YES	SAME	SAME
CARLETON	YES	YES	SAME	SAME
GUELPH	YES	YES	SAME	SAME
LAKEHEAD	YES	YES	SAME	SAME
LAURENTIAN	YES	YES	SAME	SAME
MCMASTER	YES	YES	SAME	SAME
O.I.S.E.	YES	YES	SAME	SAME
OTTAWA	YES	YES	SAME	SAME
QUEEN'S	YES	YES	SAME	SAME
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME	SAME
TRENT	YES	YES	SAME	SAME
WATERLOO	YES	YES	SAME	SAME
WESTERN	YES	YES	SAME	SAME
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	Same while on paid sick leave - NIL when on unpaid sick leave	Same while on paid sick leave 100% when on unpaid sick leave, except Pension Plan

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing? EE	 ER
BROCK	YES	YES	SAME - deemed contribution	SAME
CARLETON	YES	YES	NIL	100%
GUELPH	YES	YES	Pension Life Insurance LTD OHIP & Dental	100% 100% - after 6 mos. 100% Same
LAKEHEAD	YES	YES	SAME - no pension contribtion	SAME - no pension contribution
LAURENTIAN	Yes, with the exception of the pension plan and for the following duration: Faculty - 30 months; CUPE, Local 1555 (Main. & Printing) - 18 months All Others - 24 months	YES	Same except no pension contributions	Same except no pension contributions. ER accrues liability for years of service
MCMASTER	YES	YES	NIL	100%
OISE	YES	YES	NIL	100%
OTTAWA	YES	YES	NIL	100%
QUEEN'S	YES	YES	Same for medical Plans - university pays life ins. & pension premium	Medical same, 100% Life Ins. & Pension Plan
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME - for medical plans. University pays full pension premiums on pension, group life ins. and LTD premiums are waived	SAME - for medical plans. Univ. pays full premiums on pension & group life and LTD premiums are waived
TRENT	YES	YES	NIL	100%
WATERLOO	YES	YES	SAME - no pension contributions	SAME - Ee & Er pension contributions

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing?		
			EE		ER
WESTERN	Yes except voluntary plans	YES	NIL	Compulsory Benefits	100%
			SAME	Optional Benefits	SAME
W.L.U.	YES	YES	SAME		SAME
WINDSOR	YES	YES	SAME		SAME
YORK	YES	YES	NIL		100% Including Pension Plan

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK Non-Union Faculty and Staff 3 X earnings (rounded to next highest $1,000) to age 65 (max. 150,000)	Compulsory	All full-time faculty and staff	Upon appointment	$.205/1,000	100%	Confed. Life	First $60,000 of each claim - remainder pooled
Unionized Staff 2 X earnings (rounded to next highest $1,000) to age 65 (max. 100,000)	Same	Full-time staff	Upon appointment		100%	Confed. Life	First $60,000 of each claim - remainder pooled
Additional Benefit Units of $10,000 to a max. of $100,000	Voluntary	Faculty and Non-Union staff	Upon appointment	Dependent on age. Five year age bands range from $.80/mo/10,000 to $10.80/mo/10,000	NIL	Confed. Life	Fully pooled
CARLETON Basic Benefit 2 X salary rounded to next highest $1,000	Compulsory	All full-time and part-time employees with continuing or term appointments	On appointment	$.25/1000	Faculty First $18.48 of monthly premium ICTU 90% Support Staff 75% All Others 100%	Metropolitan Life	First $100,000 on each claim - remainder pooled
Additional Benefit Units to $10,000 to maximum of $250,000	Voluntary	As above	On appointment subject to satisfactory evidence of health	Dependent on age - 5 year age bands, ranges from $.50/mo/$10,000 to $7.00/mo/$10,000	NIL	Metropolitan Life	Pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
GUELPH Option of either 2 or 3 X annual salary of survivor benefit	Compulsory	All regular faculty and staff and employees hired for more than 6 months and part-timers working at least 51% of normal workload	On appointment for full-time. Waiting period for part-time and temporary employees	$.17/$1,000	66.66% for full-timers; prorata for others	Sun Life	YES
LAKEHEAD Faculty/Senior Adm. Up to age 65, [illegible] X Basic annual earnings, max $200,000	Compulsory	All full-time faculty and sr. admin.	On appointment	$.41/1,000	100%	Sun Life	Experience rated to 125% of premiums
Support Staff Up to age 65, 1 1/2 X basic annual earnings, max. $100,000	Compulsory	All full-time support staff	On appointment	$.41/1,000	100%	Sun Life	Experience rated to 125% of premiums
LAURENTIAN CUPE, Local 1555 (Main. & Printing) 4.5 X salary to next multiple of 1,000 - max. coverage of $75,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.30/1,000	35%	Confed. Life	First 75,000 of each claim - remainder pooled
All Other Employees 3 X salary to next multiple of 1,000 - max. coverage of $200,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.33/1,000	100% for L.U.S.A. 50% for all other employees	Confed. Life	First 75,000 of each claim - remainder pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
MCMASTER Single: annual salary to next higher 1,000 X 1, X 2, or X 3 Married: annual salary to next highest 1,000 X 1, X 2, X 3 and/or survivor income benefit	Compulsory for all full-time and part-time employees	All permanent employees who are under age 65 at date of hiring	1st day of employment	$.20/1,000	100% on 1 X 60% on 2 X 60% on 3 X	Sun Life	YES
OISE Faculty and Management/Prof. - $25,000 basic free, option of 3 X or 5 X annual salary - maximum of $400,000	Compulsory	35% or more 25% or more	Upon appointment	$.272/1,000	100% Basic free, 75% option to 3 X	Confederation Life	Fully pooled
Professional $30,000 basic free option 1, 2, or 3 X annual salary, maximum $150,000	Compulsory	All full & part-time with over 25% employment	Upon appointment	$.247/1,000	100% Basic free, 75% option	Confederation Life	YES
General Support $25,000 basic free option 1, 2 or 3 X annual salary - maximum $125,000	Compulsory	All full & part-time with over 25% employment	Upon appointment	$.247/1,000	100% basic free 75% option	Confederation Life	YES
Professional Research Staff $75,000 basic free option 1, 2, or 3 X annual salary - maximum $125,000	"	"	"	.247/1,000	"	"	"

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA Basic Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependent 300%	Compulsory	All full-time staff minimum 15 hr/week	On appointment	$.30/1,000	Employer pays 100% of first 45,000	Metropolitan Life	YES
Optional - for staff up to $350,000 - for spouse up to $350,000	Optional	Same as above	On appointment	As per age & sex categories	NIL	Metropolitan Life	YES
Optional - for each child $3,500	Optional	Same as above	On appointment	$.30/month family	NIL	Metropolitan Life	YES
Voluntary Accident	Optional	Same as above	On appointment	Single - $1.05/25,000 mo. Family - $1.55/25,000/mo.	NIL	Ameri. Home	
Death, dismemberment loss of sight or hearing	Optional	Same as above					

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
QUEEN'S Basic Group Life Insurance available to all full and part-time employees option of 1 X, 2 X, or 3 X annual salary max. 150,000	Voluntary	All full and part-time staff members	At hiring	$.30/1,000 per month	57%	Canada Life	YES
Optional Units of $25,000 up to a maximum of $250,000	Optional	All full and part-time staff members	At hiring	As per age	NIL	Canada Life	YES
RYERSON 2 X annual salary rounded to the next thousand, 250,000 max. amount	Compulsory	All full-time faculty, support staff, CUPE, and part-time employees with more than 12 months service	Date of Appointment	$0.23/1000	100%	Mutual Life Assurance Co. of Canada	Fully Pooled
24 X monthly salary rounded to the next thousand	Compulsory	All sessional instructors under age 65	Date of Appointment	$0.36/1000	100%	Mutual Life Assurance Co. of Canada	Fully Pooled
All full-time faculty additional 2 X annual salary rounded to the next thousand 250,000 max. amount	Compulsory for all faculty commencing employment after Jan. 1/75	All full-time faculty	Date of appointment	$0.263/1000	70%	Mutual Life Insurance Co. of Canada	Fully Pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd) Sr. Management additional 2 X annual salary rounded to next thousand 250,000 max. amount	Compulsory	Sr. Management	On date of appointment	$0.23/1000	70%	Mutual Life Assurance Co. of Canada	Fully Pooled
TORONTO Basic coverage of 1 X annual salary free plus additional optional coverage of 1 X annual salary or 2 X annual salary, 3 X annual salary (effective July 1/90 maximum insurable earnings will be $125,000)	Optional coverage voluntary. Basic coverage of 1 X salary automatic	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date	$.28/1,000	Basic coverage, 100% Optional coverage 33.33%	Canada Life	Yes
TRENT Basic life insurance equivalent to annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 2,000 X hourly rate. For part-time 1,000 hours X hourly rate	Compulsory Optional faculty with limited term appointments	Full-time and half-time faculty; full-time and half-time regular and recurring staff	Upon completion of 3 months employment for full-time and half-time hourly staff, from date of appointment for all others	$0.31/1000	100% of premiums for coverage to $25,000. 26% of premiums for coverage in excess of $25,000	Sun Life	Yes

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WATERLOO Options of 1, 2, 3, 4, 5, and 6 X salary available	1 X salary compulsory Optional: spousal insurance up to $200,000 at age and smoking-related rates	All full-time faculty and staff	On appointment	$.36/1000 (group rate applicable to 1, 2, 3 X)	100% of 1 X salary 60% of 2 & 3 X salary 4, 5, & 6 X salary paid by employee (age-related and smoking-related rates)	Manufacturers Life	YES
Travel Accident	$100,000	Travel on Business	On appointment		100%		
WESTERN Basic - 2 X salary	Compulsory	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	$.20/1000	100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000	London Life	YES
Additional 1/2, 1 1/2, 2 X salary	Optional	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	Up to Age 39 .05 (smoker), .04 (non-smoker) AGE Cost/$1,000	NIL	London Life	YES
				Smoker	Non-Smoker		
				40 - 44 .11	.07		
				45 - 49 .19	.12		
				50 - 54 .31	.21		
				55 - 59 .53	.33		
				60 - 65 .74	.48		
$300,000 maximum total amount (Basic & Optional Amounts)							

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN (Cont'd) A.D. & D. $20,000 to $250,000 Employee Coverage, Optional Family coverage @ 50% spouse only or 40% spouse, 10% children	Voluntary	All	"	Employee $20,000 @ .70/1000 to $250,000 @ 8.76/1000 Family $20,000 @ .94/1000 $250,000 @ 11.75/1000		Mutual of Omaha	Pooled
W.L.U. Basic - 1 1/2 time salary	Voluntary	All full-time faculty and staff, Part-time staff over 1250 hours per annum	First of month following employment	$.28/1000	100% of Basic	Manufacturers Life	YES
	Optional - Voluntary increments of $10,000 to max. of $500,000	"	"	Based on age/sex/smoker/non-smoker	0%	Manufacturers Life	
	A.D. & D. Optional			$0.03/1000	0%	Manufacturers Life	

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR Faculty to age 65 - 3 X annual salary Max. $200,000. No age reduction to age 65. Ages 65-67 - 1 X annual salary. Max. $55,000	Compulsory	Full-time faculty, admin. union	First day of month after date of hire	$.254/1000 inc. $.03/1000 for A.D.&D.	100% 100%	Confederation Life	YES
Administration to age 65 - 2 X annual salary - max. $110,000. No age reduction. Age 65 $1,500 paid up insurance			First day of month after 30 days service		100%	"	"
Unions to age 65 - 2 X wage. Age 65 - $3000 paid up life - completion of probation					100%	"	"
NOTE: Faculty - effective July 85: 3 X annual salary - max. $2000,000 Executive - same as Faculty							
Union to age 65. No age reduction. Age 65 $3000 paid-up insurance. Local 1393, 210, 1001, 100, and 1958 2 X annual salary			After the completion of probationary period	$.294/1000	100%		

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
YORK 3 X annual salary to July 1st coincident with or following age 65 1 X annual salary July 1st following age 65	Compulsory	All full-time faculty & staff working more than 24 hours	Date of appointment	$.20/1000	Support Staff & UPGWA - 50% Faculty, Post Docs, P&M, IUOE, CUPE - 100%	London Life	YES

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
GUELPH 1 X salary ($125,000 max) plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children	All employees with dependants	On appointment for full-timers	1 X salary $.17/$1000/mo. 25% salary to spouse $3.09 per $100 monthly benefit per month	66.6% 66.6%	Sun Life	Sept. 1/1971
1 X salary plus 25% to spouse			25% sal. + 5% up to 3 $2.70 per $100 monthly benefit per month	66.6%		
1 X salary plus 25% to dependant children only			25% sal. to child $1.74 per $100 monthly benefit per month	66.6%		
MCMASTER Spouse & Children 25% of salary for spouse plus 5% of salary for each dependant child under 21 or 25 if in full-time attendance at school	Members with spouses	1st day of employment	.617% of salary	60% with employee paying all group life premiums	Sun Life	Oct. 1/1969
Children Only Survivor 25% of salary to dependant child or children under 21 or 25 if in full-time attendance at school	Members with chilren	as above	as above	as above	Sun Life	Oct. 1/1969

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TORONTO Basic coverage of 1 X annual salary free ($90,000 max) Plus Spouse & Children 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependant child under 21 (max. of 2 children) Spouse Only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) Children Only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period. OR optional 2 X annual salary (inclusive of Basic non-contributory 1 X annual salary) Plus S.I.B. as described above. NOTE: escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase	All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants	On appointment or date application card signed, whichever is the latter date	$.28/$1,000 of commuted value of insurance	Basic coverage 100% Survivor Income Benefit 33.33%	Canada Life	May 1, 1976

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TORONTO (Cont'd) (annually) whichever is the lesser. Maximum insurable salary on S.I.B. insurance $65,000.						
TRENT Spouse's Option 25% of basic life insurance coverage per year paid in monthly instalments as long as a spouse lives	Same as for Life Insurance	On appointment or anytime subject to medical certification	$.31/$1000 per month of commuted value* of insurance	100% of premiums for coverage based on commuted value* to $25,000; 25% of premiums for coverage based on commuted value* for excess of $25,000 ** Commuted value is based on income	Sun Life	July 1, 1969
Children's Option 15% of basic life insurance per year paid in monthly instalments until youngest unmarried dependant child is 23 or 25 if a student. If no spouse's option is elected, benefit is 25% of basic life insurance.						
WESTERN Spouse - $40,000. each dependant - $10,000.	Voluntary participation, all full-time staff, faculty & union	On appointment or any time subject to medical certification	$4.74 per month	NIL	London Life	Oct. 1/1982

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
BROCK Similar to Blue Cross #9. Max. on crowns and endodontics of $150. Max. on periodontics of $250.	Full-time faculty and staff	Upon appointment	Compulsory	NIL NIL NOTE: Premiums are approximations - on "cost-plus" basis	$20.00 S non $56.00 F union	Blue Cross	YES	Faculty & Staff '89
Similar to Blue Cross #9. 100 E&P, Dentures at 50:50	Full-time union staff	Upon appointment	Compulsory	NIL	SAME	Blue Cross	YES	CUPE 1989
CARLETON Equivalent Blue Cross #9	All full & part-time and all union support staff excluding Academic Union & Management & CGA	Date of appointment	Compulsory	All Others NIL	$14.10 S $43.00 F	Blue Cross	YES	'90
As above plus crowns, bridges and orthodontics	Effective March 1, 1990 CUPE 2424 & Admin/Tech. Exempt				$20.42 S $64.23 F			
As above plus crowns and bridges	Academic Union	Date of Appointment	Compulsory	Academic Union NIL	$17.94 S $51.35 F			'87
As above plus crowns & bridges	Management	Date of Appointment	Compulsory	Management NIL	$17.94 S $51.35 F			'87
As above plus crowns & bridges	CGA	Date of Appointment	Compulsory	$4.74 S $13.57 F	$14.23 S $40.73 F			'88

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
GUELPH Full maintenance program plus periodontics and endodontics plus 50% co-insurance for bridges, crowns, caps and dentures. Orthodontics - 50% co-insurance, lifetime max. $2,000	1. All full-time regular employees 2. All temporary and trust-fund employees hired for more than 6 mos. and part-timers working at least 51% of normal workload	Immediate for full-timers; waiting periods for others	Compulsory	$3.63 S $12.51 F	$14.53 S $50.02 F	Mutual Life Assurance Co.	YES	'86
			Voluntary at time of interview	Same	Same			
LAKEHEAD Comparable to Blue Cross #9	All full-time employees	Upon appointment	Compulsory unless covered by spouse	Nil	$26.10 S $58.24 F	Sun Life	YES	1989
LAURENTIAN CUPE, Local 1555 (Main. & Printing) Oral examination, Prophylaxis - once every 6 months. Bite-wing x-rays, extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumors, cysts, neoplasms. Amalgam, silicate, acrylic and composite fillings. General Anaesthetic required in relation to dental surgery.	Full-time employees	1st day of month coincident with or next following date of employment	Voluntary	$5.24 S $17.69 F	$5.24 S $17.69 F	Confed. Life	YES	'85

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
LAURENTIAN (Cont'd) All Other Employees As stated above plus plan now includes endodontics, periodontics, and adjunctive peridontal services.	Full-time employees	1st day of month coincident with or next following date of employment	Voluntary	$7.00 S $23.62 F	$7.00 S $23.62 F	Confed. Life	YES	'88
MCMASTER ODA Prepared Plan "B" established in 1982	Faculty & Staff who work on a half-time or better basis. If contractually limited must be of more than one year.	First day of employment	Compulsory unless covered by spouse	NIL	$14.91 S $35.53 F	Sun Life	NO ASO Plan Self Insured	Updates each July 1 to previous years schedule
OISE Professional, Mang/Prof., Professional Research Staff, General Support and Faculty Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 100% co-insurance factor with no open space limitations (max. of $1300/calendar/year). Also includes Orthodontia with a 50% co-insurance factor, $1500 lifetime limit.	All full & part-time with over 25% appointment Faculty - over 35% appointment	Upon appointment	Compulsory unless covered by spouse	NIL	Professional $26.46 S $81.92 F General Support $34.84 S $87.52 F Faculty $26.54 S $80.87 F Professional Research Staff $26.78 S $78.91 F Mang/Prof $29.63 S $94.30 F	Confed. Life	YES	Annual

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
OISE (Cont'd) Professional Mang/Prof., Professional Research Staff As above except Orthodontia has a 50% co-insurance factor, $3000 lifetime limit								
CUEW One dental visit per year, to a max. of $55	All members			NIL	NIL	OISE		
OTTAWA No Dental Insurance								
QUEEN'S Oral exams, dental x-rays, scaling and polishing, fluoride treatment and oral hygiene instructions, space maintainers for children under 13, sealants for children (ages 6-16), fillings, retentive pins and cement restorations, crowns for children under 13, extractions, anaesthesia and sedative dressings, endodontic & periodontal services, repairs, relining and rebasing dentures.	3 Union Groups (maintenance, technicians, & library)	Upon Appointment	Compulsory	$3.12 S $8.39 F	$9.36 S $25.16 F	Canada Life	YES	'88

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
RYERSON 100% Basic Care, 65% Major Care and 50% orthodontic treatment	All full-time employees after 1/9/74	On date of appointment	Compulsory unless covered by spouse	NIL	$25.47 S $64.43 F	The Mutual Life Assurance Company	YES	'89
Union staff - OPSEU - 100% basic care, 65% Major & 50% Orthodontic	"	"	"	NIL	$26.75 S $67.68 F	"		'89
Basic Services - 100% endodontic and periodontic services - 80%. Major Services - 50%. Orthodontic - 50%.	Sessional instructors	"	unless covered under spouse	NIL	$25.40 S $77.13 F	The Mutual Life Assurance Company	YES	'89
TORONTO Blue Cross Dental Plan #9. Dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning. Effective August 1/89: added Riders 2 & 4	All full-time and part-time staff holding an appointment of 25% or more of full-time.	1st day of month following date of appointment	Compulsory for all full-time staff and voluntary for part-time staff on initial enrolment	$6.59 S $14.59 F	$26.23 S $58.36 F	Blue Cross	YES	'89 (effective Jan. 1/90)

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
TRENT Equivalent to Blue Cross Dental Plan #9	Full-time and half-time tenured and probationary faculty; faculty with limited term appointments	1st day of month following date of appt. and/or application	Voluntary	NIL	$18.17 S $39.20 F	Sun Life	YES	'88
Equivalent to Blue Cross Dental Plan #9	Full-time and half-time regular and recurring staff	As above plus, 3 months waiting period for eligible hourly-paid staff	"	NIL	$18.17 S $39.20 F	Sun Life	YES	'88
WATERLOO 80% of basic dental expenses, 50% of major dental & orthodontic expenses. maxima - basic - $1,110 p.a. per person, major restorative - $1,670 p.a. per person, orthodontic - $1,670 lifetime max. per person	all full-time faculty and staff	after 1st day of employment	Compulsory	NIL	$12.20 S $36.68 F	Manufacturers Life	YES	eff. Jan. 1, 1990, the 1988 schedule
WESTERN 100% of basic dental expenses, 80% of major dental expenses	Regular full-time faculty	1st day of employment	Compulsory	NIL	$23.24 S $61.97 F	Mutual Life Assurance Company	YES	Current
	Regular full-time admin. staff	"	Compulsory unless covered by spouse	NIL	$17.86 S $47.67 F		YES	Current

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
WESTERN (Cont'd)	C.U.P.E. - Phys. Plant	"	"	NIL	$17.86 S $47.67 F	Mutual Life Assurance Company	YES	Current
	C.U.P.E. - Food Services	"	"	NIL	$17.86 S $47.67 F	"	YES	"
	C.G.A.	"	"	NIL	$17.86 S $47.67 F	"	YES	"
WLU Equivalent to Blue Cross #9	All full-time faculty and staff, part-time in excess of 1250 hours per annum	1st of month following date of employment	Voluntary	$3.83 S $11.84 F	$11.47 S $35.15 F	Allstate	YES	'88 as of May 1/90
WINDSOR Green Shield, Plan 14	CUPE 1393	After Probation Period	Compulsory unless other coverage by spouse	NIL	$30.36 S $68.79 F	Green Shield	YES	'87
	CUPE 1001 CUOE 100	"	"	NIL	$21.48 S $48.33 F	Green Shield	YES	'88
Green Shield, Plan 14	Admin. Executives	30 days 30 days	" "	NIL NIL	$25.92 S $58.96 F	Green Shield	YES	'88
	SEIU 210	After probation	"	NIL	$17.12 S $38.40 F	"	YES	'87

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
Windsor (Cont'd) Green Shield, Plan 34	Faculty & Librarians	30 days	*	NIL	$18.31 S $41.24 F	*	YES	'88
	U.P.G.W.A.	After probation	*	NIL	$12.52 S $27.95 F	*	YES	'87
YORK Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% Basic, 70% Prosthetic, Orthodontic & Restorative. - max. $2400 per year Restorative - max. $2400 per year Lifetime Ortho.	Professional & Managerial	Date of appointment	Voluntary	NIL	$27.34 S $88.41 F	Lonlife Financial Services	YES Self experienced	'90
Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% Basic, 70% Prosthetic, Orthodontic and Restorative. - max. $2400 per year Restorative - max. $2400 per life Orthodontic	Faculty	Date of appointment	Voluntary	NIL	$31.50 S $102.12 F	Lonlife Financial Services	YES Self experienced	'90
As above - max. $2400 per year Restorative - max. $2400 per life Orthodontic	Support staff	*	*	Staff NIL	$26.14 S $73.25 F	*	*	'90

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
YORK Cont'd) Similar to Blue Cross #7 100% Basic - max. $1,000 per calendar year	I.U.O.E., CUPE, UPGWA	•	•	IUOE NIL	$17.18 S $45.84 F	•	•	'90
				UPGWA NIL	$13.11 S $34.87 F	•	•	'90
				CUPE NIL	$13.42 S $39.12 F	•	•	'90

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
BROCK Paid-up 10 years service $1,000 1-15 years service $2,000 15-20 years service $3,000 20-25 years service $4,000 25 years service $5,000 Policy is purchased at retirement with volume related to years of service. Applies to non-unionized full-time faculty and staff	NIL	n/a	NIL		n/a
CARLETON NIL	-	Yes* *Provided on retirement of staff member i) if age 55 or over; ii) has 5 or more years service; iii) is a member of the Plan	NIL	$8.80 S $30.84 F	Dental Plan Faculty Union only coverage continues. University pays 100% of premiums $17.94 S $51.35 F Athletic Facilities Free use
GUELPH CUPE $1,000 paid up policy All others - NIL	NIL n/a	Can continue on optional basis paying a % of premiums	$7.36 S $17.77 F		Dental Can continue on optional basis paying 75% premium $8.88 S $27.18 F
LAKEHEAD - No Post-retirement benefits					
LAURENTIAN					Free tuition

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
MCMASTER $5,000 paid up policy	NIL	YES	NIL	$22.50	Free limited parking. Free use of athletic facilities. Discount at Bookstore. Free dental plan. $14.91 S $35.53 F
OISE Support Staff NIL	NIL	Yes - same as active employees - lifetime	Professional & Mang./Prof. Support Staff $10.05 S $25.88 F $20.10 C	$10.05 S $25.88 F $20.10 C	Dental Benefits 50% shared cost $17.42 S $43.76 F $34.84 C
			Professional Research Staff $10.94 S $23.74 F $21.88 C	$10.94 S $23.74 F $21.88 C	$13.39 S $39.45 F $26.78 C
Faculty $25,000	Employer $3.83 Retiree $3.83	Same as active employees including vision and hearing aids except that lifetime maximum reduced to $10,000	$9.36 S $24.36 F $18.73 C	$9.36 S $24.36 F $18.73 C	Dental benefits same as active employees $12.86 S $39.18 F $25.72 C
OTTAWA 1. Retired staff members insured before May 1, 1971; 50% of annual earnings 2. Retired staff members insured after May 1, 1971; 2 1/2% for each year of service (max. 20) minimum benefits $2,000 3. Retired staff members insured after July 1, 1976 - less than 10 years service $2,000 - 10 or more years service: 10% of final salary with minimum of 2,000 and maximum of 5,000 coverage	NIL				Semi-Private Accommodation Plan (Optional) $4.02 S $7.63 F Private Room Coverage (Optional) $5.68 S $12.42 F

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
QUEEN'S Basic 100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum	NIL	YES 80% of eligible charges covered	$2.00 S $8.00 F	$4.67 S $18.67 F	Semi-private hospital coverage $3.85 S $10.00 F
Optional No post-retirement benefit					
RYERSON n/a	n/a	Yes - Semi-private and limited supplemental health benefits	$9.73 S $19.55 F	NIL	Dental Insurance - $2,000 max. per calendar year - basic services - 90% of expenses on current fee guide - major service - 50% of expenses on current fee guide $18.31 S $39.58 F
TORONTO n/a	n/a	Blue Cross Extended Health Care	$4.48 S $13.22 F	$13.46 S $39.65 F	Blue Cross Semi-private employee/er premium $3.55 S $10.64 S $7.10 F $21.28 F Blue Cross Dental Plan #9 employee premium $4.74 S $10.60 F Employer Premium $18.97 S $42.39 F
TRENT No post-retirment benefits					

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
WATERLOO An amount equal to the lesser of: 25% of the amount for which employee was insured immediately prior to retirement or, 37 1/2 of employees final salary but not less than $2,000	NONE	Sickness and accident	NONE	$9.76 S $31.42 F	
WESTERN Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000	NIL	YES	NONE	$17.30 S $34.60 F	Dental benefits continued for Faculty, P.M.A., U.W.O.S.A. Engineers and C.U.P.E.-Physical Plant Dental $17.86 S $35.72 F
WLU NIL	n/a	YES	NONE	$10.36 S $33.32 F	Dental plan same cost sharing as current employees
WINDSOR $3000 paid-up insurance for staff at age 65	NIL	-	-	Single Premium about $800	Green Shield Prescription Plan - Employee premium - NIL Employer premium $16.28 S $32.55 F
YORK Two year "Pilot" Program for full-time faculty, NIL - Professional & Managerial and Support Staff	NIL	YES	NIL	To be determined	Private Hospital coverage Major Medical and Dental plan - similar to coverage prior to retirement

VACATION ENTITLEMENT

BROCK

Sec/Clerk/Tech
1st calendar year - 1 day/month
max. 10 days
2nd full calendar year - 2 weeks
3rd full calendar year - 3 weeks
10th full calendar year - 4 weeks
20th full calendar year - 5 weeks

Mtce./Housekeeping
Up to 3 years - 2 weeks
After 3 years - 3 weeks
After 9 years - 4 weeks
After 17 years - 5 weeks
After 30 years - 6 weeks

Faculty
1 month

Adm/Professional
1st and 2nd full calendar year - 3 weeks
3rd calendar year and beyond - 4 weeks
20th calendar year and beyond - 5 weeks

Librarians
4 weeks upon appointment
(pro-rated in 1st year)
5 weeks in 20th calendar year

CARLETON

Non-Union Support Staff
1 - 4 years - 15 days/year
5 years - 16 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
9 years - 20 days/year
10 years - 21 days/year
14 years - 22 days/year
15 years - 23 days/year
16 years - 24 days/year
17 years - 25 days/year

NOTE: On an employee's 25th anniversary date, he/she shall be granted an additional 10 working days with pay leave that year only. Note applies to both Non-Union support staff and Managerial/Professional

Manager/Professional Staff
22 days/year from date of appointment
25 days/year after 15 years

Faculty
One month

Non-Academic Unions
Varies between agreements - similar to non-union support staff

GUELPH

Faculty:
1- 12 years - 22 days
13 - 20 years - 25 days
21 + years - 30 days

Professional Staff
1 - 3 years - 15 days
4 years - 22 days
16 years - 25 days
25 years - 30 days

Supervisory
1 - 3 years - 15 days
4 years - 22 days
16 years - 25 days
25 years - 30 days

CUPE
1 year - 10 days
2 years - 15 days
8 years - 18 days
9 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
17 years - 25 days
28 years - 30 days

VACATION ENTITLEMENT

GUELPH (Cont'd)

Support Staff & Other Bargaining Groups

1 year - 10 days
2 - 4 years - 15 days
5 - 6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 11 years - 20 days
12 - 13 years - 21 days
14 - 15 years - 22 days
16 years - 23 days
17 years - 25 days
28 years or more - 30 days

LAKEHEAD

Non-Union Support Staff

Up to 8 years - 3 weeks
After 8 years - 4 weeks
After 17 years - 5 weeks

Office Union, Maintenance/ Housekeeping, Operating Engineers, Guards

Up to 3 years - 2 weeks
After 3 years - 3 weeks
After 8 years - 4 weeks
After 17 years - 5 weeks

Faculty and Librarians

After 1 year - 4 weeks

Senior Administration

4 weeks after 1 year
5 weeks after 17 years

LAURENTIAN

Faculty

One month or 23 working days. After 5 continuous years for each year of employment therafter, the member will be entitled to an additional 2 days to a maximum entitlement of 33 working days.

Administration

3 weeks after 1 year to 4th grade of Stevenson Kellogg Ernst & Whinney Salary Scale
4 weeks after 5 years
4 weeks after 1 year from 5th grade of Stevenson Kellogg Ernst & Whinney Salary Scale.
After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter.
Maximum vacation allowance 7 weeks.

Support Staff/CUPE

1 - 4 years - 15 days per/year
5 years - 16 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
(Support Staff Only)
9 years - 20 days/year
10 years - 21 days/year
11 years - 22 days/year
12 years - 23 days/year
13 years - 24 days/year
14 years - 25 days/year
15 years - 26 days/years
16 - 17 years - 27 days/year
18 - 19 years - 28 days/year
20 - 21 years - 29 days/year
22 - 23 years - 30 days/year
24 - 25 years - 31 days/year
26 or more - 31 days/year

CUPE (Operations)/Canadian Guards Association

1 - 9 years - 3 weeks at 6% of total earnings
10 - 14 years - 4 weeks at 8% of total earnings
15 years - 5 weeks at 10% of total earnings

VACATION ENTITLEMENT

MCMASTER Vacation Group	Category	Faculty
A	Clerical/Secretarial Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Position	One month annually
B	Professional Management, Equivalent Positions	
C	Librarians	

	Group A	Group B	Group C
Less than one year (express in working days per completed months of service)	1.25	1.67	23
1 but less than 4 years service	15	20	23
4 but less than 18 years service	20	30	25
18 but less than 30 years service	25	25	30
30 or more years	30	30	

OISE Professional, General Support and Professional Research Staff	Faculty	Project Directors
(Full-Time) Less than 10 months - 2 days for each full month 10 months, but less than 3 years - 1 month (22 days) 3 years and over - 5 weeks 15 years and over 27 days	One month annually	Five weeks annually

VACATION ENTITLEMENT

OTTAWA

1) Staff Members with 381 Hay Points and Up

A) 3 weeks (15 days) after 12 months

B) 4 weeks (20 days) after 3 years

C) 21 days after 16 years
22 days after 17 years
23 days after 18 years
24 days after 19 years
25 days after 20 years
26 days after 26 years
27 days after 27 years
28 days after 28 years
29 days after 29 years
30 days after 30 years

Staff Members with 380 Hay Points and Less

A) 3 weeks (15 days) after 12 months

B) 16 days after 6 years
17 days after 7 years
18 days after 8 years
19 days after 9 years
20 days after 10 years
21 days after 16 years
22 days after 17 years
23 days after 18 years
24 days after 19 years
25 days after 20 years
26 days after 26 years
27 days after 27 years
28 days after 28 years
29 days after 29 years
30 days after 30 years

Faculty
1 month

2) Bonus for Attendance Program

One day of vacation additional for each three months without sick leave up to a maximum of 4 days/yr.

QUEEN'S

Up to a year - 1 day/month maximum 10 days/year
After 1 year - 15 days in that calendar year
After 3-25 years - additional days for additional years of service reaching
After 25 years - 30 days

RYERSON

CUPE and Support Staff - 1.25 days/month for 1-8 yrs.. service, 1.66 days/month for 9 yrs. service or more, 2.08 days/month after 15 yrs. service for support staff only, Librarians/Counsellors - 1.66 days/month, maximum 20 days

Senior and Academic Administrators - 20 days

Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preperation)

VACATION ENTITLEMENT

TORONTO

Administrative Staff
After 1 yr. of service - 12 days
After 2 yrs. of service - 15 days
After 6 yrs. to 7 yrs. - 16 days
After 7 yrs. to 8 yrs. - 17 days
After 8 yrs. to 9 yrs. - 18 days
After 9 yrs. to 10 yrs. - 19 days
After 10 yrs. to 11 yrs. - 20 days
After 12 yrs. to 13 yrs. - 21 days
After 14 yrs. to 15 yrs. - 22 days
After 16 yrs. to 17 yrs. - 23 days
After 18 yrs. to 19 yrs. - 24 days
After 20 yrs. - 25 days

Faculty
One month after one year of service

Senior Administrative Staff
After 1 year of service - 20 days
After 10 years through 19 years - 1 additional day every 2 years (as indicated under administrative staff)
After 20 years - 25 days

Librarians
1 to 5 vacation years - 21 days
6 to 11 vacation years - 23 days
12 to 13 vacation years - 24 days
14 to 15 vacation years - 25 days
16 to 17 vacation years - 26 days
18 or more vacation years - 27 days

TRENT

Full-Time and Part-Time Staff Covered by TUSA Agreement
Less than on year - one day per month to a maximum of ten
1 year - 10 days
2 years - 12 days
3 - 5 years - 15 days
6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 10 years - 20 days
11 - 12 years - 21 days
13 - 14 years - 22 days
15 years - 23 days
16 & over - 25 days
In the 25th year a member shall have a special "Quarter Century" vacation consisting of an extra five days for a total of 30 days' vacation

Faculty
20 working days

CUEW
4% Vacation Pay

Librarians
Less than 10 years service - 22 working days
After 10 years of service - 25 working days

VACATION ENTITLEMENT

WATERLOO

Regular Full-time Staff and Regular Hourly Staff

3 weeks after 1 year
3 weeks after 2 years
3 weeks after 3 years
3 weeks + 1 day after 4 years
3 weeks + 2 days after 5 years
3 weeks + 3 days after 6 years
3 weeks + 4 days after 7 years
4 weeks after 8 years
4 weeks after 9 years
4 weeks + 1 day after 10 years
4 weeks + 1 day after 11 years
4 weeks + 2 days after 12 years
4 weeks + 2 days after 13 years
4 weeks + 3 days after 14 years
4 weeks + 3 days after 15 years
4 weeks + 4 days after 16 years
4 weeks + 4 days after 17 years
5 weeks after 18 years

Faculty

1 month after 1 year

WESTERN

Administrative Staff

Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 20 years - 5 weeks

CUPE - Food Services

Up to 9 years - 15 days
After 9 years - 20 days
After 20 years or more - 25 days

University of Western Ontario Police Association

Up to 9 years - 15 days
After 9 years - 20 days
After 20 years or more - 25 days

CUPE - Physical Plant & Thompson Arena

Up to 9 years - 15 days
After 9 years - 20 days
After 20 years - 25 days

Professional Managerial Staff

Up to 4 years - 15 days
After 4 years - 20 days
After 25 years - 25 days
After 26 years - 26 days
After 27 years - 27 days
After 28 years - 28 days
After 29 years - 29 days
After 30 years - 30 days

Canadian Union of Operating Engineers and General Workers

Up to 6 years - 15 days
After 6 years - 20 days
After 20 years - 25 days

VACATION ENTITLEMENT

WLU

Support Staff
10 days after 1 year
12 days after 2 years
15 days after 3 years
17 days after 6 years
20 days after 10 years
22 days after 15 years
25 days after 20 years
27 days after 30 years

Maintenance Staff Union
Same as support staff

Management Professionals and Faculty
22 days after 1 year
25 days after 20 years
27 days after 30 years

WINDSOR

Admin. & Union
6 months - under 1 year - 5 days
1 - 3 years - 2 weeks
4 - 9 years - 3 weeks
10 - 18 years - 4 weeks
19 years or more - 5 weeks
+ 1 days for each year over 19 years (Maximum 30 days)

Faculty
4 weeks

YORK

CUPE, IUOE and UPGWA
During Vacation Credit Years
July 1 - June 30:
1st year - 2 weeks
2nd to 7th - 3 weeks
8th to 19th - 4 weeks
20th on - 5 weeks
Where an employee has attained the age of sixty (60) and where age plus service equals eighty (80), that employee shall be entitled to an extra week's vacation, once, prior to retirement.

YUSA Support Staff
During Anniversary Years:
1st year - 2 weeks
2nd to 7th - 3 weeks
8th to 19th - 4 weeks
20th on - 5 weeks

Faculty
One month immediately

P&M
During Anniversary Years:
1st & 2nd - 3 weeks
3rd & subsequent - 4 weeks

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
BROCK 12 months leave after 6 years service or 6 months after 3 years. Tenure not required.	Apply through Dept. Chairman to Committee on Sabbaticals outlining research program. File report with Dean upon return.	75% for 12 months; in lieu of 12 months after 6 years at 75% of salary a 6 month sabbatical can be taken at 100% of salary.	Sabbatical leave is a privilege not a right. Not obligated to return.	100% of salary	YES
CARLETON 12 months leave after 6 years service or 6 months after 3 years to tenured faculty.	Apply to Dept. Chairman and Dean outlining purpose of leave. File report with Dean upon return.	80% for 12 months; 70% for 6 months after 3 years	Sabbatical leave is a right not a privilege. Obligated to return.	150% of salary	YES
GUELPH Up to 12 months leave after 6 years of service. Tenure is required.	Apply to Dept. Chairman outlining purpose of leave. File report upon return.	75-100% depending on length of leave. Max. 100% from all sources	Sabbatical leave a privilege not a right. Report required. Obligated to return.	100% of salary for paid leave up to 8 months.	YES
LAKEHEAD 6 or 12 months after 6 yrs. service. Tenure is required.	Apply to Dean outlining purpose of leave. File report upon return.	80% for 12 months 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES
LAURENTIAN 6 or 12 months after 6 years service. Tenure is required.	Apply to Dean/Director outlining study project. File report on return.	80-100% for 12 months (depending on years service): 100% for 6 months	Sabbatical leave conditional upon proposal being accepted.	100% of salary	YES
MCMASTER 6 or 12 months leave after 6 years service. Tenure not required.	Apply to Dean outlining purpose of leave. File report with Dean upon return.	85% for 12 months, 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return.	115% of salary from all sources.	YES
6 months leave after 2 years (must be tenured, full-time)	Must be approved by Dean, Dean of Graduate Studies and V.P. Academic	85% for 6 months or 92.5% for the salary year in which the leave occurs.	All leaves now termed research leaves	As above YES	

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
OISE 6 months leave after 4 years service or 1 year after 9 years service; or a 6 month unit comprised of leave earned to date plus unpaid leave of absence.	Apply to Dept. Chairman outlining proposal for leave. File report with Director within 30 days of return.	100%	Obligated to return	100%	YES
OTTAWA 6 months leave after 3 years or 12 months leave after 6 years service. Tenure is required.	Apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return.	75% for 12 months (could go to 90% for deferred leaves); 100% for 6 months	Sabbatical leave a privilege not a right. Not obligated to return.	100% subject to approval of his/her Dean	YES
QUEEN'S 6 or 12 month leave after 6 years service. Tenure not required.	Apply to Dept. Chairman outlining nature of scholarly activity. File report upon return.	75% max. 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100%	YES
RYERSON 6 or 12 month leave or less, following 6 years service	Apply to Dept. Chairman 8 months prior to leave.	60-90% for up to 12 months depending on years of service. Maximum 100% from all sources. If greater remuneration is received entitlement from Institute will be reduced by 1/2 the excess.	Expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement.	100% of salary	YES
TORONTO 6 or 12 months leave after 6 years service. Tenure not required.	Outline study program with application. File report upon return.	80% for 12 months; 100% for 6 months; maximum 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
TRENT 12 months leave after 6 years of service* or 6 months after 3 years of service. * Includes academic leave	Apply to Department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and Committee on Academic Personnel by 15 Nov. of each year. File report on return.	60-100% (depending on length of service* for 6 months or 12 months leave). *includes academic leaves	Length of leave and salary level determined by "Earned Years of Service"	100% of salary	YES
WATERLOO 6 or 12 months leave after 6 years of service. Tenure required in some faculties.	Apply to Dept. Chairman outlining research program	80% for 12 months leave after 6 years; 100% for 6 months leave after 6 years.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES
WESTERN 6 or 12 months leave after 6 years of service. Tenure not required.	Apply to Dept. Chairman outlining study program.	6 or 12 months @ 82.5% of salary from all sources.	Sabbatical leave a privilege not a right. Not obligated to return.	100% of salary	YES
WLU 6 or 12 months leave after 6 years service. Tenure is required. In exceptional circumstances a tenured member of faculty may be granted a 6 months sabbatical leave after 3 years of continuous F.T. service.	Apply to Dept. Chairman outlining research program. File report with Chairman and Dean upon return.	100% for 6 months 75% for 12 months	Sabbatical leave a privilege not a right. Not obligated to return.	100% of salary	YES - if meets qualifications of Research Committee
WINDSOR 12 months leave after 6 years service. Tenure is required.	Outline intended activities with application. File report upon return.		Sabbatical leave a privilege not a right. Obligated to return.		
3 to 5 years service				80% for 6 months	
6 years service or more				100% for 6 months 80% for 17 months	

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
WINDSOR (Cont'd) Service June 30/78 Equal to 9				90% for 17 months	
Greater than 9				100% for 12 months	
YORK 6 or 12 months leave after 6 years service. Tenure is required.	Apply to Dept. Head and Dean outlining study program. File report upon return.	6 months leave - 100% of salary. 12 months leave - 1st sabbatical: Previous year's earnings at or below the average bargaining unit salary - 100%. Above the bargaining unit salary the sabbatical salary shall be the greater of: 1) The rate of the average bargaining unit salary during the year before sabbatical year, increased by any general increments for the sabbatical year, or 2) 80% or the employees' salary. 2nd & Subsequent Sabbatical: 75% of academic base salary plus supplementary support to maximum of 5%. Maximum 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
BROCK Housing loans not available						
CARLETON All full-time staff	No restriction	$20,000	PLR + 1/2% over 10 yrs. PLR + 1 1/4% 15 to 20 yrs.	Borrower gives 2nd mortgage to University to secure loan	Yes	No
GUELPH Full & part-time tenured stream faculty & staff with minimum 10% equity	Within commuting distance of the City of Guelph	Lesser of $40,000 or max. allowable under banking guidelines	1st mortgage rate over 25 yrs. Either floating or fixed rate tied to 1st mortgage	Borrower give 2nd mortgage to University of Guelph	Yes	No
LAKEHEAD Full-time faculty and senior support staff; principal residence 10% equity	Within 20 miles of the city limit of Thunder Bay	$12,500	PLR + 1/2% over max. of 10 yrs.	Borrower gives mortgage to University to secure loan	Yes	One loan can be used during the time of employment
LAURENTIAN Full-time members of faculty & administration; principal residence equity 50% of second mortgage and at least 10% of assessed value		$10,000	PLR + 1/2% over 10 yrs. max.	Borrower gives mortgage to Univerity to secure loan	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
MCMASTER Tenure stream faculty and full-time support staff, principal residence, 10% equity	Within daily commuting distance of campus	$70,000	PLR + 1.2% up to 15 yrs. PLR + 3/4% for excess over 15 years (weekly floating rate)	Borrower gives mortgage to University	Yes	No
OISE All regular full-time faculty and support staff; 10% equity	No restrictions	$20,000	PLR + 1% over 10 yrs.	Borrower gives mortgage to Institute to secure loans	Yes	No
OTTAWA Full-time faculty and support staff, principal residence, 10% equity ; 1st mortgage and equity to equal 70%	Within Ottawa/Hull region	$30,000	PLR + 1/2% over 15 years	Borrower gives 2nd mortgage to University to secure loan; 1st and 2nd mortgage payments must not exceed 30% of salary	Yes	No
QUEEN'S All staff; principal residence; 10% equity; 1st mortgage and equity to equal 70%	Within the Kingston area	$30,000	PLR + 1/2% to 1% over maximum 10 years	Borrower gives 2nd mortgage to University to secure loan; Carrying charges not to exceed 30% of salary	Yes	No
RYERSON No housing loans available						

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
TORONTO -10% Personal equity -Principal residence -subsequent purchases -refinancing -continuing staff members	Within daily commuting distance of St. George, Scarborough and Erindale campuses	$50,000 - must comply with requirements of banks' financing	PLR + 3/4% for 15 year; PLR + 1% for 20 years - open -if the first mortgage is secured from the CIBC mortgage corporation, prevailing rates apply according to term	Borrower gives 2nd mortgage to University to secure loan	YES	No
TRENT On-going full-time employees	Within Peterborough City	$20,000	Specified rates varying in relation to prime, term and amount of loan	Minimum equity requirement; total of all guaranteed loans not to exceed $300,000; prepayment features; borrowers responsible for legal costs	Yes	No
WATERLOO New full-time faculty and staff; principal residence; 10% equity	Within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	Lesser of annual salary and $20,000	PLR + 1% for everyone	Borrower gives 2nd mortgage to university to secure loan; total of all guaranteed loans not to exceed 1.5 million	Yes	Yes
WESTERN Full-time faculty and staff; principal residence; 10% equity	Within 30 miles of University	Lesser of $30,000 or applicants gross annual salary	PLR + 1/2% under 10 years; PLR + 1% for 10-20 years	Must be secondary financing; mortgage given to University to secure loan; can be used for refinancing or renovations	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
WILFRID LAURIER Full-time faculty; first loan; 10% equity	Within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	$30,000	PLR + 3/4% over 10 years	Carrying charges not to exceed 30% of salary	Yes	Yes
WINDSOR Not available						
YORK 10% equity; full-time faculty and professional and managerial staff	Within reasonable distance of York University in order that applicant can satisfactorily carry out duties at the University on a regular basis	$90,000 current $100,000 May 1/90	PLR + 0.5% up to 20 years; subsidized by University between 7-11% provided annual salary does not exceed ceiling	Annual salary ceiling eligibility adjusted annually in YUFA negotiations; borrower gives mortgage to University to secure loan	Yes	No

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
BROCK All full-time employees, their spouse and dependant children. Includes spouses and dependant children of a deceased full-time employee.	Student must successfully complete course	Employee only in first year. Employee only for Grad courses at Brock	For full-time employees, provided the course is directly related to the job. For grad courses reimbursement is the lesser of fee or 113% of grad formula fee	NO, exceptions considered on merits
CARLETON Bargaining unit members and dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support.	Student must maintain good standing	Dependants and members of LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition	YES - taken at the request of the University	YES - with agreement of Dept. Head
GUELPH Free tuition available to employees but not dependants - scholarship plan for dependant children.	No	There is a fee assistance program	YES - 75% of fee paid up to $300	YES - 3 hours per week
LAKEHEAD All full-time employees, their spouses and dependants		Non-academic employees must have completed their probation periods	YES - 75% of fee for work related courses (maximum $200 annually)	YES - as determined by Dean or Director

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
LAURENTIAN				
Full-time members of staff, their dependants and spouses. Policy amended Sept. 1/81 to include dependants of retired employees, deceased retired employees and dependants of employees deceased while in the full-time employ of University.	Student must remain in good standing		YES - depending on usefulness of course	NO, an exception to this policy must be approved by Dept. Head
MCMASTER				
Continuing full or half-time faculty and staff	Assistance for repeat courses limited to 50%	Free tuition applies to credit and extension courses	YES - for work related courses	1 hour per week free - rest must be made up
Dependants and spouses of continuing full or half-time faculty and staff, and of retired and deceased faculty and staff. Policy established July 1, 1986.		Tuition waived for spouses and dependants after faculty or staff members completes 3 years continuous service. Must meet admission requirements and be accepted by the Registrar's office.	NO	
OISE				
Full-time support staff employed 6 months or more		Fee waiver agreement for degree courses only	NO	3 hours per week with agreement of Dept. Head
Spouses and dependants of Faculty	NO	OISE degree courses only.	NO	N/A

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
OTTAWA Spouse and dependants (under 26 years)		Students must pay incidental fees. Free tuition available 5 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant.		N/A
QUEEN'S Faculty & Staff who have continuing appointments	Courses must be passed	No limit on number of courses	YES	YES - Queen's courses only; one only with agreement of Dept. Head
RYERSON Full-time faculty, their spouses and children to age 25, or if disabled, no age limit. Must meet admission requirements and be accepted by the Registrar's Office. Waiver of Tuition Fee for faculty, continues in force while on leave, with or without salary, disabled and/or retired, and to dependants of deceased employees.		Free tuition fee for credit or non-credit courses/seminars offered by Ryerson.		

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
RYERSON (Cont'd) Full-time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office.	To qualify for rebate, must obtain a passing grade for credit courses or 70% attendance record for non-credit courses	Free tuition for credit and non-credit courses offered by Ryerson. 100% Rebate - any work related courses or courses towards a diploma/degree taken at any post-secondary institution		Yes, if supervisor agrees, subject to service requirements
TORONTO Faculty holding full-time appointments and part-time with three years' continuous service working 20 or more hours per week on a regular continuing basis. Administrative staff holding full-time or part-time of 25% or more or sessional appointments.	None	Covers U of T and OISE courses to the Master's level, diploma or certificate programmes offered through Woodsworth College and most courses offered by the School of Continuing Studies. For part-time administrative staff funding is pro-rated for the first three year's continuous service.	50% reimbursement for job-related courses given at another recognized educational institution	One course at a time may be taken with approval of Department Head when otherwise unavailable and where alternative work arrangements are made.
Dependents of staff members of the University and faculty members of the Federated Universities holding regular full-time appointments or part-time of 25% or more, or sessional. Dependents of staff who died in service or retired from service and met the above eligibility requirements.	None	Covers programmes leading to a first undergraduate degree or certificate and not requiring prior undergraduate preparation. A number of programmes are specifically excluded. For part-time staff members the benefits is pro-rated in accordance with the part-time appointment	No	N/A

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
TRENT Full-time faculty; staff holding regular or recurring appointment	Courses must be passed for fee waiver.	Free tuition (as a waiver) applies to only one (1) course per academic session; graduate courses at Trent included	YES (Credit Only)	YES - with approval of Supervisor, lost time must be made-up
Dependants (spouses & Children)	Fee Waiver	Trent undergraduate courses only	NO	
WATERLOO Faculty and staff course pertains directly to employee's responsibilities.		A 100% fee assistance program for full-time staff and for courses at U. of W. - not work related. 50% fee assistance available for children of faculty and staff. (The latter may be taken as a scholarship or fee reduction depending on tax concerns of employee.)	YES - work-related courses, with approval of Dept. Head	YES - work related courses, with approval of Dept. Head
WESTERN Full-time Staff, CUOE, UWO Police Association, CUPE - Food Services, CUPE - Physical Plant	Courses must be passed for rebate	No limit for credit courses taken at UWO. Off-campus non-credit limited to cost of 2 UWO undergraduate courses	YES - If job related	YES - providing does not interfere with work flow

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WESTERN (Cont'd) Eligible dependents of full-time faculty (Spouse & Dependant Children)		Plan provides pre-paid tuition scholarships for university courses taken for credit according to the following conditions. The required minimum grades for the award of scholarships under this plan shall be: (i) for students completing secondary school within the previous two years, 70% in the best six Ontario Grade 13 subjects (or equivalent if secondary school completed elsewhere); (ii) for mature and/or part-time students, a minimum of a B grade in the last year of formal education. Where the foregoing requirement is difficult to establish, the student must enrol in the course(s), pay the fee and achieve a B grade to qualify retroactively for scholarship assistance for that course or courses. Once this requirement has been met, advance payment will be available provided (iii) below is satisfied. (iii) to maintain a scholarship, an average of B in the courses taken in the previous academic year shall be required. The scholarship shall be tenable at any degree-granting University or College. The size of the unit scholarship shall be $1200 for 1989-90. The size of	No	N/A

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WESTERN (Cont'd)		the scholarship for a part-time student shall be one-fifth of the scholarship for a full-time student times the number of courses.		
WILFRID LAURIER Full-time faculty and staff plus dependants under age 25		Also a fee assistance program for spouse (50% reduction), maximum 2 courses per year.	YES - if taken at the request of University	NO
WINDSOR Full-time faculty S.E.I.U. Local 210, 1001. 1393, 100 U.P.C.W.A. 1958 Administration	N/A N/A	Tuition remission for employee, spouse, and tax dependant children and spouse of deceased retiree at U. of Windsor - children not over age 26. Credit courses only.	NO NO	YES - if supervisor agrees and lost time made up
YORK All full-time employees. Spouses and/or dependants covered after 12 mos. of employment. Spouses and/or Faculty Dependants covered upon appointment date. Retirees.		Free tuition applies to degree credit courses at York	NO	YES - with special arrangements agreed between employee and Dept. Head

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
BROCK Limited free parking in main parking lot. Other lots with coin operated access are available at a $.50 fee per entrance; vouchers $10. for book of 22. Some reserved spaces available for $160 September through May 12th.	YES (coin operated lots)	
CARLETON $152.50 - $315. p.a.	Yes	Parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges.
GUELPH $144. p.a. $300. premium parking/annual $12. p.a. motorcycle	Yes	Parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800-1700 M-F.
LAKEHEAD $78. p.a.	Yes	No reserved spaces.
LAURENTIAN $70. p.a. restricted; $45. p.a. semi-restricted; $25. for general $3 per day for short-term parking also available in a lot	Yes	Parking only in designated areas according to permit.
MCMASTER $60. - $180. p.a. Unreserved, $5. max. daily rate	Yes	Parking only in designated areas according to permit.
OISE $63/mo. $5 daily rate	---	Regulations apply to outdoor and indoor lots. No assigned spaces.

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
OTTAWA $528 p.a. for support staff and faculty; $352 (8 mos.) for students	Yes	Parking only in assigned lots; regular permits valid only 0700-2330.
QUEEN'S Outdoor - $26/mo. with minimum of 10 months Indoor - $624 p.a.; $60 p.m. Also daily fees and meters		Regulations apply to outdoor lots 0800-1700 M-F and indoor all the time. No reserved spaces except for handicapped.
RYERSON $960 p.a. unreserved on priority system (years of service and distance)	Yes	Parking only in assigned lot according to permit.
TORONTO Reserved - $660. p.a. Block Reserved - $528. p.a. Unreserved - $396. p.a. Daily Max. - $6.50 evening $3. (inner campus and outer campus-flat rate)	Yes	
TRENT Employees: $8.00 or $5.60/mo. for designated lots	Yes	"Trent Express Bus" pass may be purchased for $70. $150 benefit available to faculty for credit toward either parking, athletic membership or research allowance.
WATERLOO $132. p.a. - $.75/day Yes		
WESTERN Reserved - $24.-$96. p.a. Unreserved - $12.-$48. p.a.	Yes	Parking only in assigned lot. Regulations apply to all Red, Blue, Green lots 0700-1800 M-F.

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
WILFRID LAURIER Free for faculty and staff	Subsidized by University	Parking in assigned lots only
WINDSOR All lots $120 p.a.	—	Parking only in assigned lot
YORK Staff: Reserved - $245. p.a. Unreserved - $80. p.a. Evenings: Reserved - $45. p.a. Unreserved - $25. p.a.	Yes	Parking in assigned lots or any unreserved lot

ACCESS TO ATHLETIC FACILITIES

BROCK
Entire Complex - $95 per individual plus $50 per spouse
Swimming Pool Only - $100 per adult; $175 per family; $55 per child (under 18)

CARLETON
Use is free ($102.75 fee paid by the University), no reduced fees to family

GUELPH
$36/semester + $5 building fee (plus locker fee) - 1/2 locker @ $16.50/semester; $23/semester for full locker

LAKEHEAD
Free use to full-time employees and $25 for family

LAURENTIAN
User's fee of $7 per card and $5 for lockerette for F.T. faculty and staff and user's fee of $5 for P.T. faculty and staff and $90 for the family package

MCMASTER
User fee, $135 individual p.a.

OISE
Reduced fee for University of Toronto facilities

OTTAWA
Free use for employee ($50 fee paid by University)

QUEEN'S
Free use, $54 family for lockers and laundry

RYERSON
User fee $8 students, $110 staff/faculty

TORONTO
Joint membership - athletics, Hart House and Faculty Club - Staff Member - $194.52 p.a., University $101.04 p.a. (effective July 1/89)

TRENT
Staff: Free use for staff (single coverage) with regular or recurring appointments who work 17 1/2 hours or more per week; $11.67 per month for family coverage.
Faculty: User fee annual rates $200 single, $340 family, $115 swimming only; - $150 benefit available to faculty for credit toward either athletic membership, parking or research allowance

WATERLOO
User fee, Single $126 p.a. (Locker fee extra)

WESTERN
Individual $116.40 p.a., family $160.80 p.a. plus towel services $21.60 p.a.; gym apparel $126 p.a.

ACCESS TO ATHLETIC FACILITIES

WILFRID LAURIER
Free use

WINDSOR
Free use - full-time faculty and staff

YORK
User Fees:
Faculty and Staff: $52 single, $86 family
Students: N/A
Students' Spouse: $52
Students' Family: $76

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
BROCK	Yes	32 licensed	On	Single and married parent student	2-6	$370/month full-day $152/month part day	Grants from Min. of Consumer and Social Services if eligible	Free space, cleaning and utilities are provided
CARLETON	Yes	Infants & Toddlers - 22 Preschoolers - 30	On Campus	No restrictions but preference given to students and staff	6 months to 5 years	Infants & Toddlers - $1023 Preschoolers - $696	From Regional Government based on parents' income	Rent free facility for preschoolers
GUELPH	Yes	1) 32	On	Must be connected with university	1 - 5	Infants & Toddlers - $660 Preschoolers - $460	Nil .00	Nil
		2) 104	On	Faculty, staff, student & community access	3 mos. to 6 yrs.	Infants & Toddlers - $505 Preschoolers - $407	Normal COMSOC subsidy	Some overhead
LAKEHEAD	Yes	37	On	No restrictions but preference given to staff and students	2 1/2 - 5 years 1 1/2 - 2 1/2 years	$400/month $500/month	Municipal subsidies are available	None
LAURENTIAN	Yes	66 licensed	On campus	No restrictions	18 months to 9 years	$20/day if parents participate $22/day if parents do not participate	Through Province or Municipality	Nominal rent
MCMASTER	Yes	47	On	Open priority to employees and students	18 months to 5 years	18 months-2 1/2 years - $540 2 1/2 years-5 years - $440	Regional Government	Space utilities

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
OISE	Yes	24	On campus	1. Parents working or studying at OISE 2. Working or studying at U of T 3. General Public	2 1/2 - 5 years	$470 per 4 week period	Purchase of Service Agreement with Metro Toronto Children's Services - Applications processed by that body	Free space, utilites and cleaning
OTTAWA	Yes	49	On campus	Staff and students	6 weeks to 5 years	6 wks.-18 mos. - $35/day 18 mos.-2 1/2 yrs. - $26.day 2 1/2 yrs.-5 yrs. - $21/day	Free space; free maintenance; free janitorial services	Nil
QUEEN'S	Yes	10-ages 6-18 months 15-ages 18-2 1/2 years 16-ages 2 1/2-3 1/2 years 32-ages 3 1/2-5 years 12-Kindergarten program	On campus	Faculty, children, staff, students and members of the community	6 months to 6 years	6-18 months-$29.75/day 18-2 1/2 years-$27.65/day 2 1/2-5 years-$22.95/day Kindergarten-$14.16/half-day	Up to 80%	Grant for rental of one property
RYERSON	Yes	59	On campus	Any member of staff have first priority. Consultation service for off campus daycare service	3 months to 5 1/2 years	Jan./89: 3 months-2 1/2 years - $150.15/wk 2 1/2-5 1/2 years - $126.75/wk	Municipal subsidies are available	Approximately 25% of operational costs

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
TORONTO	Yes	56	On campus	Affiliation with University	2 1/2-5 years	$507 effective Jan. 1/90	As approved through Metro Department of Community services not from the University	Building property of University - no rent charged and University pays all utilities except telephones
TRENT	Yes	27	Off campus	Priority to faculty, staff & students	12 months to 5 years.	$3.75 to $20.50 per day based on means test of parents	Grants from Ministry of Consumer & Social and Family Services based on enrolment; registered charity for United Way designated gifts; grants through City of Peterborough	Rent subsidized
WATERLOO	Yes	PAINTIN PLACE - 50	On campus	Priority to faculty, staff and students	2 years + (toilet trained)	(Full-time) $336 non-student $305 student (Part-time) $220 non-student $205 student (includes noon meal)	May qualify through Region of Waterloo	
		KLEMMER CO-OP - 30	On campus	No requirements	2 years. + (need not be toilet trained)	$390 full-time $190.66 part-time without lunch $238.33 part-time with lunch		

PART

2

ONTARIO UNIVERSITIES BENEFITS SURVEY 1989-90

Part II
Pensions

COUNCIL OF
ONTARIO
UNIVERSITIES
CONSEIL DES
UNIVERSITÉS
DE L'ONTARIO

ONTARIO UNIVERSITIES BENEFITS SURVEY, 1989-90

Part II

Pensions

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Early Retirement Options . . . .

SURVEY SUMMARY

The following summarizes the results of this survey of pension plans in Ontario universities according to type of plan, eligibility, contributions, and benefits.

Type of Plan:

There are 9 defined benefit plans, 8 money purchase plans with minimum guarantees, 1 defined benefit with money purchase provisions and 1 money purchase plan with no guarantees, although Western does have a minimum guarantee for those faculty who were age 45 and belonged to the old plan as of I July I970, and for staff who were regular full-time employees on May I, I974. The faculty plan at Western is stacked and the Staff Plan is integrated, with the Canada Pension Plan with regard to contributions and benefits.

Eligibility:

All plans are eligible to full-time academic and non-academic staff. In addition, Brock, Carleton, McMaster, OISE, Queen's, Toronto, Trent, Western and York offers membership to part-time staff. (Other O.P.B.A. rules not referenced.) Participation is compulsory from date of appointment in 4 plans, from age 25 in 2 plans, from age 30 in 8 plans, from age 35 in 2 plans, after 6 months employment in 1 plan, upon completion of probationary period in 1 plan, and after 5 years of employment in 1 plan.

Member Contributions:

Contribution rates vary widely (percentage of regular earnings):

i) 2 1/2% up to YMPE and 5% in excess - 1 plan
ii) 3 1/2% up to YMPE and 5% in excess - 1 plan
iii) 4.2% up to YMPE and 6% in excess - 1 plan
iv) 4.875% up to YMPE and 6.5% in excess - 1 plan
v) 4 1/2% up to YMPE and 6% in excess - 4 plans
vi) 6% less CPP - 2 plans
vii) 6% up to YBE + 4.2% between YBE and YMPE + 6% in excess - 1 plan
viii) 6 1/2% less CPP - 2 plans
ix) 5.25% of earnings - 1 plan
x) 5 1/2% to univ. plan - 1 plan
xi) 3.2% up to YMPE + 5% of excess - 1 plan
xii) 4.4% of YMPE + 6% of excess - 1 plan
xiii) 3.9% up to YMPE + 6% excess - 1 plan
xiv) 6% less CPP (CPP offset frozen at 1.8%) - 1 plan

University Contributions:

In all but 8 plans, university contributions at least match member contributions, but must also provide the benefits accruing under the plan. In the remaining six plans, the university contributes 7.5% (Western Staff Plan) and 8.5% (Western Faculty Plan) 6.7% up to YMPE and 8.5% in excess (Laurentian) 8.4% less C.P.P. CPP offset frozen at 1.8% (Carleton). 6.63% of member's regular earnings (W.L.U.), matches employer contributions + 1.5% to minimum guarantee fund (Queen's), matches emloyer contributions + 1% to minimum guarantee fund (Windsor Staff and Faculty plans).

Benefits:

1) on Normal Retirement :

In all but 4 plans, normal retirement is at age 65. In 3 plans normal retirement is July Ist following 65th birthday (U.W.O. Faculty plan, Laurentian and Trent). In 1 plan normal retirement for prior 1 July 1957 employment is September 1 nearest age 65 and for past July 1, 1957, July 1st nearest age 65 (Carleton).

Indexing:

In 3 plans, indexing is to a maximum 2%, in I plan (Laurentian) to a maximum 3%, in I plan (Waterloo) from a minimum 5%, 1 plan - C.P.I. - less 2.5% (Guelph), 1 plan uses excess earnings over 4.5% or C.P.I., whichever is less (McMaster), 1 plan uses current GIC rate minus actuaries assumed interest rate (Trent), 1 plan has no indexing or no formal policy, 2 plans provide Ad Hoc adjustments, I plan (Ryerson) has a special fund, I plan 4 year average rate of investment return on fund less 6% (Carleton), 1 plan 60% of C.P.I. to a maximum of 8% (O.I.S.E.) C.P.I. less 4%, or 60% of C.P.I. whichever is greater, (Toronto) and 2 plans four year moving average (York, Queens), 50% of average C.P.I. June to June (Windsor) and 2% + excess interest principle (Ottawa).

Standard Options:

1) The Annuity or benefit is normally payable for life but guaranteed 60 months in any event in I2 plans, payable for life but guaranteed I20 months in I plan, and payable for life only in 3 plans. Other options are available in all plans.

2) on Early Retirement:

In all plans, early retirement may begin at age 55. In all plans with minimum gaurantees and in all defined benefit plans, the amount of benefits is based on service and earnings to early retirement regardless of when benefits commence. The member normally has a choice of a deferred benefit or annuity beginning at normal retirement or a reduced benefit beginning at early retirement.

3) on Termination:

In all plans, member has choice of (i) deferred benefit payable at normal retirement, (ii) transfer of money purchase fund (in money purchase plans) or twice member's contributions plus interest (in defined benefit plans) to the registered pension fund of a new employer or to an RRSP, or (iii) refund of total account including interest. The choice of options is governed in part by Ontario pension laws. Option (iii) is only available in I plan (Western), and the refund is twice the member contributions plus interest in another plan (Trent).

4) on Death:

Before retirement:

In 14 plans, the beneficiary receives either all member and university contributions plus interest or only member's contributions plus interest as an annuity, in instalments, or as a lump sum. In 2 plans, there is a benfit paid to the spouse (usually 50% of member's pension) or, if no spouse, the beneficiary receives member's contributions plus interest.

After retirement:

In all plans, benefit entitlement to the beneficiary is determined by the guaranteed period of benefit payments.

Model Pension Calculation:

An example of calculation is shown in each case of the pension provided under a defined benefit formula or a minimum guarantee formula. The average best year's earnings (ABYE) was taken as being $50,000 regardless of the time period over which it was calculated. The example assumes normal retirement at age 65 with 35 years of service as of December 1, 1989. Annual pensions from the formulae range from $23,366.20 at Laurentian to $35,000.00 at Trent. These pensions are in addition to Canada Pension Plan and Old Age Security benefits.

DESCRIPTION OF TERMS AND ABBREVIATIONS USED

1)	Pension Plans:	
	Money Purchase:	employee and employer both contribute a fixed percentage of salary to a fund which is expected to grow through investment. At retirement, this fund is used to purchase an annuity which will provide the annual pension benefits to the employee. There are no specific provisions made for dealing with inflation but these plans are usually fully portable.
	Money Purchase with Minimum Guarantee:	employee and employer both contribute specified amounts as in the plan but, in addition, the employer guarantees a minimum pension via a formula such as in the defined benefit plans. At retirement, the employee chooses between the benefits provided by the money purchase and the minimum guarantee. The minimum guarantee component of most plans is indexed to a maximum 2-3% as a means of offsetting inflation. The money purchase component is usually fully portable.
	Defined Benefit:	employee contributions are a fixed percentage of salary but employer contributions vary according to actuarial projections of the pension fund. At retirement, the employee receives an annual benefit based on the product of a specified percentage time years of credited service times a specified average salary (usually the average of the best five years' earnings). Most plans are indexed to a maximum 2-3% and are certainly less than fully portable.
2)	Pension Benefits:	
	Variable Annuity:	an annuity which remains constant during any specified pension year but varies from year-to year depending on the investment performance during the preceding year of that portion of the pension fund relating to retired members.
	Fixed Annuity:	an annuity which remains constant both during any one year and from year-to-year.
	Life Only:	benefit which is payable until death at which time payments cease.
	Life Guaranteed 60 Months:	a pension benefit which is payable for life but guaranteed 60 months in any event. The benefits may also be guaranteed for 120 or 180 months but the monthly pension payments are usually reduced accordingly.
	Joint and Last Survivorship:	a pension benefit which is payable for the member's lifetime then continues to his/her beneficiary for the remainder of that person's lifetime. The monthly pension payments are usually somewhat less than those of the life only or life guaranteed benefits.
3)	Abbreviations:	
	ABYE:	Average Best Years' Earnings found by calculating the average salary over the best five years' earnings, or over the best five of the last ten years' earnings, or over the best five consecutive years' earnings.
	YMPE:	Year's Maximum Pensionable Earnings as established each year by the Canada Pension Plan (CPP). For 1989, the YMPE was 27,700.
	Avg YMPE:	Average YMPE calculated as an average of the YMPE values for those same years used to calculate the ABYE.
	YBE:	Yearly Basic Exemption under C.P.P. For 1989, $2,700.
	EX:	The excess of ABYE over YMPE or avg YMPE.
	YS:	Years of credited service.
	CPP Benefit:	Annual retirement benefits equal to 25% of the average of the previous 3 years maximum pensionable earnings'. For a member who earned at least the amount of the YMPE for each year contributions were made to the CPP, the CPP benefit for a member retiring in 1989 would be $6,675.00.
4)	Fund Performance:	Rates of return on investment for different pension plans should not be directly compared since methods of calculating rates of return are many and varied. Unless the method is known, fund performance values of different plans cannot be meaningfully compared.

5) Model Pension Calculations: In calculating the minimum guaranteed annual pension of the annual pension provided by the defined benefit formula, the following assumptions were used:

i) ABYE = $50,000
ii) YS = 35 years
iii) YMPE = $27,700

BROCK UNIVERSITY

Type of Plan:		Money purchase with minimum guarantee
Eligibility:		All full-time academic and non-academic staff; optional for 1 year or to age 30 and then compulsory; optional for Part-time employees meeting time or $ criteria set out in OPBA (1987)
Member Contribution:		4.4% to YMPE; 6.0% over YMPE
University Contributions:		Match of employee contributions plus amount necessary to fund the minimum guarantee benefit
Benefits:		
1)	On Normal Retirement: (age 65)	The greater of a variable annuity purchased by the (age 65) vested amount in the money purchase fund at retirement or the minimum guarantee; (1.7% x ABYE x YS) - (CPP benefit x 1/35 x YS after 01.01.66, max. 35 yrs.) ABYE calculated over those five years of highest earnings. A retiree can also transfer money purchase fund to a locked-in RRSP.
	Indexing:	Maximum 2% per annum cumulative (applicable to the minimum guarantee only). Variable annuity varies in accordance with fund performance.
	Standard Options:	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 120 months iii) joint and last survivorship other options are available
2)	On Early Retirement: (age 55)	Member's choice of either a deferred variable annuity, commencing at normal retirement, or a variable life annuity, commencing at early retirement, both subject to the minimum guarantee. Benefits paid early under the minimum guarantee are actuarially reduced. Money purchase fund can be transferred to another locked-in fund ie. RPP, RRSP etc.
3)	On Termination:	Member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or RRSP. iii) refund of member contributions and interest subject to 45 and 10 rule for contributions up to 31 Dec. 1986 and new OPBA for subsequent contributions.
4)	On Death:	beneficiary has option of:
	Before Retirement:	i) payment of member's money purchase account and interest to beneficiary, or ii) if beneficiary is spouse or dependent children, option of above or a pension to be the greater of 50% of member's accrued pension or 10% of average best five years' earnings.
	After Retirement:	The benefit entitlement to beneficiary as determined by the option elected at retirement.
Model Pension Calculation:		Minimum annual guaranteed pension: This is a secondary benefit of the plan. Most pensions are based on the Money purchase fund. (1.7% x $50,000 x 35) - ($6,675 x 1/35 x 21.92) = $29,750 - $4,180 = $25,570 Money Purchase Model Pension Calculation: This calculation is based on a series of assumptions which are indicated below. It is intended for illustration purposes only. Assumptions: - $50,000 average salary - best five years - 35 years service retiring on 31 December 1988 - annual 5% salary increases - Estimate A - average 6% fund rate of return - Estimate B - average 8% fund rate of return - employee contributions matched 1:1 - life -5 annuity providing for 2% indexing

The actual average compound rate of return on the fund since inception (1971) is 9.85%

A	6% average fund	Money purchase fund $242,618
	rate of return	annual pension $27,653
B	8% average fund	Money purchase fund $346,678
	rate of return	annual pension $39,742

Trustee:	Canada Trust
Investment Manager:	CT Investment Counsel
Pension Committee: Composition:	The Vice-President, Administration and Director of Personnel Services as ex-officio and one member appointed by the Board of Trustees, 3 faculty representatives, 2 staff, 1 CUPE bargaining unit, and 1 retiree.
Responsibility:	To provide an ongoing review of the design of the pension plan and to review the investment performance of the trust fund. The Pension Committee is a subcommittee of the Faculty and Staff Relations Committee of the Board of Trustees.
Status: Unfunded Liability:	N/A
Fund Performance: Effective 1 July - 30 June	Rate of return on investments based on market value: 1971-72 - 13.16% 1972-73 - 1.42% 1973-74 - -8.55% 1974-75 - 10.2% 1975-76 - 6.1% 1976-77 - 9.98% 1977-78 - 7.58% 1978-79 - 17.3% 1979-80 - 11.84% 1980-81 - 12.68% 1981-82 - -1.38% 1982-83 - 38.47% 1983-84 - -3.81% 1984-85 - 27.35% 1985-86 - 23.15% 1986-87 - 11.55% 1987-88 - 0.0% 1988-89 - 11.43%
Actuarial Assumptions in the Fund Projection:	- Interest 6.0% per annum - Salary Scale 5.0% per annum - C.P.P. YMPE increasing at 4% per annum - 1971 Group Annuity table - All members are male
Experience Deficiency:	N/A
Reciprocal Agreements:	Reciprocal agreements exist with the Public Service Superannuation, Teachers' Superannuation, and the Government Pensions Board of Alberta.

CARLETON UNIVERSITY

Type of Plan:		Money purchase with minimum guarantee
Eligibility:		All continuing full-time and part-time academic and non-academic staff, also full-time and part-time term appointments of 12 months or more; eligible but not compulsory until age 30 also part-time staff who earn at least 35% of the Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan (CPP) or have worked 700 hours, in each of two consecutive calendar years. Once a part-time employee becomes a member of the Plan, membership will continue if employment continues, regardless of earnings level or hours worked.
Member Contributions:		6% of regular earnings less CPP contributions (CPP offset frozen at 1.8%)
University Contributions:		At least 8.4% of member's regular earnings less C.P.P. contribution (currently 8.4%). (CPP offset frozen at 1.8%)
Benefits:		
1)	**On Normal Retirement:** (age 65)	(1) For individuals who joined the retirement plan prior to July 1, 1957, NRD is September 1 nearest age 65. (2) For individuals who joined the retirement plan on or after July 1, 1957, NRD is July 1 nearest age 65. - annuity purchased by the vested amount the money purchase fund at retirement subject to the minimum guarantee: (2% x ABYE x YS) - (CPP benefit x 1/35 x YS to maximum 35 years). ABYE is calculated over those five years of highest earnings.
	Indexing:	4 year average rate of investment earnings on the fund less 6% but in no event does pension decrease.
	Standard Options:	The annuity is normally payable for life only but may optionally be: i) life guaranteed 60 months or 120 months or 180 months ii) joint and last survivorship iii) combination of above
2)	**On Early Retirement:** (age 55)	An actuarially reduced annuity commencing at early retirement. The minimum guarantee is actuarially reduced approximately 5% for each year early retirement precedes normal retirement.
3)	**On Termination:**	Member's option of (subject to pension laws): i) deferred annuity ii) transfer of money purchase account to registered pension fund of new employer or to a locked RRSP iii) refund of member contributions plus interest to date of refund
4)	**On Death:** **Before Retirement:**	Beneficiary has option of receiving commuted value of pension as a lump sum, or if spouse, as a life annuity.
	After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
	Model Pension Calculation:	(2% minimum guaranteed annual x $50,000 x 35) - ($6,925 x 1/35 x 35) = $35,000 - 6,925 = $28,075

Trustee: Central Guaranty Trust

Investment Manager:
Toronto Investment Management Inc.
Gryphon Investment Counsel
Tal Investment Counsel

Pension Committee: Composition: Two administrative members, ex-officio, two members appointed by Academic Union, one member appointed by Support Staff Union, one member elected by and representing four smaller unions and one member elected by and representing non-union staff.

Responsibility: Responsible for reviewing the performance of the Trust Fund and oversees the administration of the Plan, including the interpretation and application of the provisions of the Plan together with eligibility, service, earnings and retirement dates of members.

Status: Fund Performance: Rates of return on investments made by the fund:

1973-74 =	-3.24%	1974-75 =	9.70%
1975-76 =	9.63%	1976-77 =	9.77%
1977-78 =	10.84%	1978-79 =	21.07%
1979-80 =	14.16%	1980-81 =	10.37%
1981-82 =	-4.42%	1982-83 =	38.32%
1983-84 =	2.45%	1984-85 =	26.63%
1985-86 =	21.15%	1986-87 =	13.40%
1987-88 =	0.68%	1988-89 =	14.35%

Unfunded Liability: NONE

Experience Deficiency: NONE

Actuarial Evaluation Date: Last actuarial evaluation - July 1, 1988.

Actuarial Assumptions in the Fund Performance: Given the current rate of employee/employer contributions, assumptions made by the actuary in projecting the fund's solvency are: rate of salary increase = 5%, Rate of return on investments = 6%.

Indexing (Actual): Variable, depending on investment performance

Portability: A member may arrange for the deposit to the plan of any amount available for transfer from a former employer's pension plan. The period of credited service with another employer is calculated by the University upon advice of the Actuary such that the additional actuarial liability of the Plan is equal to the transfer amount.

Anticipated Changes: NONE

Reciprocal Agreements: Reciprocal agreements exist with the Ontario Public Service Superannuation Branch, the Federal Government and The Ontario Teachers Superannuation Commission.

UNIVERSITY OF GUELPH

Type of Plan:		Defined benefit
Eligibility:		All full-time faculty and staff except those under age 21 or over age 64; optional to age 30.
Member Contributions:		6.5% of regular earnings less CPP contributions for faculty & professional; 6.25% of regular earnings less CPP contributions for support staff
University Contributions:		Amount necessary to provide the retirement benefits accruing to members.
Benefits:		
1)	On Normal Retirement: (age 65)	The annual pension provided by the formula: (age 65 or the end of [(1.4% x avg YMPE) + (2.0% x EX)] x all years of service. ABYE, used semester) in finding EX, is calculated over the best 60 consecutive months of earnings (avg YMPE = moving 60 month average of YMPE)
	Indexing:	Effective October 1, 1989, future annual adjustments for inflation up to the increase in the C.P.I. in excess of 2.5% during the preceding 12 month period will be paid
	Standard Options:	The benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available: i) life guaranteed 120 or 180 months ii) joint and last survivorship at 50%,60%,75% or 100% of employee's pension
2)	On Early Retirement: (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement full or non-discounted pension for all employees who attain age 60 and 35 years service
3)	On Termination:	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contribution plus interest to registered fund of new employer or to an approved RRSP iii) refund of member contributions and interest
4)	On Death: Before Retirement:	Beneficiary receives member's contributions plus interest, as a lump sum.
	After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments
	Model Pension Calculation:	

Faculty & Retirement						
1.4%	x	24,347	x	35	=	11,930.03
+2.0%	x	25,653	x	35	=	17,957.10
						29,887.13
Non-Pro						
1.16%	x	24,347	x	35	=	9,884.88
+1.67%	x	25,653	x	35	=	14,994.17
						24,879.05

Trustee:	Canada Trust Master Trust
Investment Manager:	Knight, Bain, Seath, Holbrook; McLean Budden; Gryphon; E.J. McConnel; Gluskin Sheff
Pension Committee: Composition:	7 members of Board of Governors, 1 University employee representing 3 pension plans
Responsibility:	Responsible for the investment policy, investment performance, and overall administration of pensions & benefits
Status: Fund Performance:	NIL
Unfunded Liability:	4 year moving average 1989 - 9.9 1988 - 11.5 1987 - 10.9 1986 - 18.0 1985 - 15.35 1984 - 11.95 1983 - 15.0 1982 - 13.0 1981 - 15.2 1980 - 14.5 1979 - 15.6 1978 - 15.2 1977 - 9.0
Actuarial Evaluation Date:	Evaluated annually, last one September 30, 1989
Reciprocal Agreements:	Public service - federal and provincial Ontario Secondary School Teachers, Province of Alberta, McGill University, University of Toronto
Actuarial Assumptions in the Fund Performance:	7% investment income 6% salary increases + merit/promotion
Indexing (Actual):	On 1 January 1974, 2% for each year member had been on pension to that date, and on 1 January 1976, 15% to each member on pension, for the period 1 January 1974 to 31 December 1975, and on September 1, 1979 2%, for each year from January 1, 1976, on September 1, 1980 3% per annum, and September 1, 1981 5% per annum. September 1, 1982 3%, September 1, 1983 3% per annum, September 1, 1984 2.5%, September 1, 1985 1.9%. September 1, 1986 1.1%, September 1, 1987 1.1%, September 1, 1988 1.1%
Portability:	Pension credits, that is, both member and university contributions plus interest, are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer
Anticipated Changes:	None at present
Cap:	a 35 year cap on the years of Service

LAKEHEAD UNIVERSITY

Type of Plan:		Defined benefit
Eligibility:		All full-time academic and senior support staff; compulsory from date of appointment
Member Contributions:		6 1/2% of regular earnings less CPP contributions
University Contributions:		An amount equal to the members' required contributions, and any additional amounts recommended by actuary, as of January 1, 1987, 107% of member contributions.
Benefits:		
1)	On Normal Retirement: (age 65)	Retirement Date: The normal retirement date shall be either December 31st or June 30th, whichever is coincident with or follows a member's 65th birthday. The Board, at its discretion, may agree to postpone a member's retirement. The annual pension provided by the formula: [(1.2% x avg YMPE) + (1.75% x EX)] x YS ABYE, used in finding EX, is calculated over those 60 consecutive months of highest earnings
	Indexing:	Maximum 2% per annum
	Standard Options:	The benefit is normally payable for life, but guaranteed 120 months in any event (with provisions for spouse and dependents pension benefits), although the following options are available: life only joint and last survivorship
2)	On Early Retirement: (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement.
3)	On Termination:	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of member's contributions plus a vested portion of university contributions to registered pension fund of new employer or RRSP (subject to certain conditions) iii) refund of member contributions and interest
4)	On Death: Before Retirement:	Beneficiary has option of receiving member's contributions plus interest, as a lump sum or in instalment payments
	After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of pension payments
	Model Pension Calculation:	Annual pension provided by the formula:assuming avg. salary $50,000, 35 yrs of service and average Y.M.P.E. of $24,480 (over last 5 years) [(1.2% x 24,480) + (1.75% x 25,520)] x 35 = $25,913

Trustee: Royal Trust

Investment Manager: Sceptre Investment Counsel Ltd.

Pension Committee: Composition: Vice-President (Administration) (Chairman); Director of Personnel; two representatives selected by faculty; one non-faculty representative.

Responsibility:

i) To provide an ongoing review of the design of the pension plan and of other insurance benefits plans for professional staff;

ii) To review alternative terms for the pension plan and for other insured benefits plans and to suggest possible changes in those plans for consideration by the Staff Relations Committee of the Board of Governors and by plan members;

iii) To review triennial Actuarial Valuations of the pension plan and other performance reports and to suggest possible changes in investment strategy for consideration by the Investment Committee of the Board of Governors.

Status:

Fund Performance: Total fund annual results (at market), net of expenses

1988 - 12.08
1987 - 3.91
1986 - 15.32
1985 - 26.24
1984 - 12.40

Unfunded Liability: NIL

Actuarial Evaluation Date: January 1, 1987

Actuarial Assumptions in the Fund Projection: Rate of salary increase 6% compound per annum; fund yield 7% compound per annum; 1983 Group Annuity Table used to represent the mortality of members both before and after retirement, set-back 1 year for males and 7 years for females; the YMPE to increase at 5% per annum. Assets are valued on a 4 year averaging method and liabilities on the unit credit cost method.

Indexing (Actual): Plan provides for indexing the C.P.I. of 2% per annum. Adjustments above this are done on an ad hoc basis depending on the ability of the plan to absorb increases and the priorities that exist at any given time.

Portability: Transfer provisions provide for the transfer of pension contributions (vested on a 5 year schedule) to the pension plan of a subsequent employer, or to an R.R.S.P. with restrictions. Alternatively, an employee may elect to receive a cash refund of his contributions plus credited interest to date of termination, with restrictions.

Anticipated Changes: Major review is underway which is expected to lead to significant improvements in benefits or change to a money purchase plan

Reciprocal Agreements:

Federal Government
Province of New Brunswick

LAURENTIAN UNIVERSITY/UNIVERSITE LAURENTIENNE

Type of Plan: Money purchase plan with minimum guarantee

Eligibility: All full-time academic and non-academic staff except those under age 25 must have 12 months' service; compulsory at age 30 (presently under review)

Member Contributions: 3.2% of plan earnings up to YMPE and 5% of plan earnings in excess of YMPE

University Contributions: 6.7% of plan earnings up to YMPE and 8.5% of plan earnings in excess of YMPE. (1 1/2% of amount stated in the contribution required to the minimum guarantee fund which was temporarily suspended as of July 1/85)

Benefits:

1) On Normal Retirement: (age 65) Normal Retirement Date: first day of July next following attainment of age 65, unless the Member's 65th birthday falls on the first day of July, in which case the N.R.D. will coincide with the Member's 65 birthday. An annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: [(1.05% x YMPE) + (1.75% x EX)] x (YS after 30.06.75)] + [(.75 of 1% x YMPE) + (1.75% x EX)] x [(YS between 01.07.66 and 30.06.75)] + [(1.5% x ABYE x YS before 01.07.66)]. ABYE, also used in finding EX, is calculated over those five years of highest earnings

Indexing: Once a year after they have started at the lesser of 3% per year or the rate at which the Consumer Price Index is increasing

Standard Options: The form of annuity is usually chosen by the member from amongst the following options:
i) life guaranteed 60, 120 or 180 months
ii) joint and last survivorship
iii) joint life pension with a 60% survivor pension

2) On Early Retirement: (age 55) The annuity and, subsequently, the minimum guarantee are actuarially reduced

3) On Termination: Member's option of (subject to pension laws):
i) a deferred annuity payable at retirement
ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP
iii) refund of member's contributions and interest if member is less than age 30 or has not contributed to plan for at least 13 months (presently under review)

4) On Death: Before Retirement:
a) refund of the total amount of his Money Purchase Account including the University's contributions
b) if a married person who joined the plan before July 1, 1975 dies in service before normal retirement date but after completing at least five years of membership of the plan and prior plan, a pension equal to one-half of the accrued pension of the member at the date of his death shall be payable to his widow until her death and thereafter in equal shares to such surviving children as shall be under age 18 at the date of payment of the benefit

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation: Minimum guaranteed annual pension
(Sept. 62 - June 66) (1.5% x 50,000 x 4)
(July 66 - June 75) + (0.75% x 27,700) + (1.75% x 22,300) x 9
(July 75 - June 97) + (1.05% x 27,700) + (1.75% x 22,300) x 22
$3,000.00 + $5,382.00 + $14,984.20 = $23,366.20

Trustee:	Montreal Trust
Investment Manager:	Effective July 1, 1989: Integra for 2/3 of portfolio Kingwest for 1/3 of portfolio
Pension Committee: Composition:	3 representatives appointed by the Board of Governors, 3 representatives appointed by the Laurentian University Faculty Association and 2 representatives appointed from other employee groups
Responsibility:	To recommend changes to plan
Status:	
Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	Rates of return on investments made by the fund: as of June 30) 1980-81 - 6.3% 1981-82 - 3.1% 1982-83 - 28.7% 1983-84 - -2.9% 1984-85 - 20.9% 1985-86 - 17.2% 1986-87 - 14.6% 1987-88 - -3.00% 1988-89 - 12.6%
Actuarial Evaluation Date:	July 1, 1987
Actuarial Assumptions in the Fund Projection:	- salary 6% + seniority - rate of return 7% - mortality according to the 1983 Group Annuity Mortality Table
Indexing:	Once yearly at the lessor of 3% or the rate at which the C.P.I. is increasing
Portability:	Transfer to another employer or R.R.S.P.
Changes:	Under the Money Purchase component a male annuity is purchased for females at retirement
Reciprocal Agreements:	Teacher's Superannuation Commission

MCMASTER UNIVERSITY

Type of Plan:		Defined benefit
Eligibility:		All full-time and regular part-time academic and non-academic staff; compulsory on July 1 following 6 months employment
Member Contributions:		3.5% of regular earnings up to YMPE and 5% of regular earnings in excess of YMPE
University Contributions:		Amount necessary to fully fund the benefits accruing to members
Benefits:		
1)	On Normal Retirement: (age 65)	The annual pension provided by the formula: [(1.4% x AYMPE) + (2.0% x EX)] x YS EX = ABYE - YMPE where ABYE is calculated over those five years of highest earnings and AYMPE = Average of YMPE over the year of retirement and the two years immediately preceding retirement.
	Indexing:	Formal indexing scheme. Pensioner reserve indexing using excess earnings approach. Increase will be the excess of the income earned in the fixed income portion of the fund over 4.5% or the Consumer Price Index increase for the year, whichever is less.
	Standard Options:	The benefit is normally payable for life, guaranteed five years. For members with spouses 50% of pension continues to joint annuitant. - options: all forms subject to requirements of the University and Pension Benefits Act.
2)	On Early Retirement: (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced by 1/2 of 1% for each month early retirement date precedes normal retirement date. Unreduced benefit when age plus years of service after joining plan ≥ 80.
3)	On Termination:	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement; ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer, R.R.S.P.(locked-in); iii) refund of member contributions and interest;
4)	On Death: Before Retirement:	Beneficiary receives member's contributions plus interest as a lump sum
	After Retirement:	i) married: spouse receives 50% of member's pension until death; ii) not married: beneficiary receives remainder, if any, of guaranteed 60 monthly payments
	Model Pension Calculation:	Based on best 5 year average salary of $50,000 with 35 years service immediately prior to retirement at age 65 at Dec. 31, 1989. [1.4% x 26,700 + 2.0% x (50,000 - 26,700)] x 35 Total Pension Payable $29,393

Trustee: Canada Trust

Investment Manager: Jarislowsky, Fraser & Co., Mucana.

Pension Committee: Composition: two faculty members, two support staff members, two professional/management members and four members representing the Finance Committee of the Board of Governors. All appointments are made by the President. In the case of faculty and staff members, respective associations recommend individuals to the President.

Responsibility: administration of the Fund and acts as an Advisory Committee as set out in the Pensions Benefits Acts

Status:

Unfunded Liability: NIL

Experience Deficiency: NIL

Fund Performance: rate of return on investments made by the fund:
based on book value: (including realized gains or losses)

1970 - 71 =	6.1%	1971 - 72 =	7.4%
1972 - 73 =	7.1%	1973 - 74 =	7.5%
1974 - 75 =	7.18%	1975 - 76 =	4.61%
1976 - 77 =	6.66%	1977 - 78 =	7.16%
1978 - 79 =	10.78%	1979 - 80 =	13.94%
1980 - 81 =	13.43%	1981 - 82 =	6.97%
1982 - 83 =	11.04%	1983 - 84 =	13.42%
1984 - 85 =	11.81%	1985 - 86 =	12.17%
1986 - 87 =	11.84%	1987 - 88 =	10.85%
1988 - 89 =	9.74%		

Actuarial Valuation Date: obtained annually on July 1 filed triennially (last filing July 1,1987)

Reciprocal Agreements: Federal Government, Province of Ontario, Secondary School Teachers Federation, Province of Alberta, OMERS

Actuarial Assumptions in the Fund Projection: rate of salary increase = 5.5%
rate of return on investments = 6 1/2% pre-retirement 4.5% post-retirement

Indexing (actual): Maximum increase each July equal to the annual rate of increase in the C.P.I. or the excess of interest earnings on the fixed income portion of fund over the actuarially assumed rate of return; whichever is less.

Actual Increases

1977 -	5.8%	1978 -	5.9%	1979 -	4.7%
1981 -	6.4%	1982 -	9.1%	1983 -	10.7%
1984 -	5.8%	1985 -	4.4%	1986 -	4.0%
1987 -	4.2%	1988 -	4.4%	1989 -	4.2%

Portability: maximum amount transferable equal to greater of commuted value of benefit or twice members' contributions plus interest (locked-in).

ONTARIO INSTITUTE FOR STUDIES IN EDUCATION

Type of Plan: defined benefit with minimum money purchase provision

Eligibility: for all full-time faculty, professional general support staff and academic support - compulsory after age 25. For part-time and over 25 - option to join each January 1.

Contributions: 6% of regular earnings less CPP contributions

OISE Contributions: At least amount equal to employee contributions. Currently 125%.

Benefits:

1) On Normal Retirement: (age 65) annual Pension provided by the formula: 1.5% of best average earnings up to CPP earnings ceiling at date of retirement, plus 2% of best average earnings over CPP ceiling multiplied by years of plan membership to a maximum of 35 years.

Indexing: all service to December 31, 1985 indexed at 60% of CPI to a max. of 8%.

Standard Options: benefit normally payable for life but guaranteed for 60 months with other available options:

i) reduced pension guaranteed for 120 months
ii) life only
iii) joint and last survivorship

2) On Early Retirement: (age 55) a member who retires in accordance with Clause 4.1 shall be entitled to (age 55 - 65) receive a reduced pension which will be the Actuarial Equivalent of the annual pension calculated in the manner of Clauses 3.2 and 3.3, but commencing on the Early Retirement Date

3) On Termination: member's option of (subject to pension laws):

i) if more than two years of service:
   a) cash refund of contribution made prior to 1987 and transfer of two times contribution to post 1986 contributions to a locked-in RRSP or fund of new employer; or
   b) transfer of total two times contributions.
ii) if less than two years of service:
   a) cash refund; or
   b) transfer or two times contributions to a locked-in RRSP or fund of new employer.

4) On Death: Before Retirement: contributions with interest (or commuted value of pension earned if greater) are payable to beneficiary in a single lump sum payment.

After Retirement: benefit entitlement to beneficiary as determined by guaranteed period of pension payments.

Model Pension Calculation: annual pension provided by the formula: assuming best 3 year average earnings are $50,000 with 35 years pensionable service and CPP ceiling is set at $23,400

= 1.5 x 23,400 x 35 years = $12,285
2% x 26,600 x 35 years = $18,620
Yearly income from plan = $30,905

Trustee:	Royal Trust
Investment Manager:	Gryphon Investment Counsel Inc.
Pension Committee: Composition:	representatives from Board of Governors and Staff Associations
Responsibility:	to review the plan and recommend changes
Status:	
Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	rate of return last 5 years 1979 = 24.97% 1980 = 22.35% 1981 = -2.29% 1982 = 19.05% 1983 = 21.21% 1984 = 5.12% 1985 = 21.91 1986 = 12.31
Actuarial Evaluation Date:	December 31, 1985
Actuarial Assumptions in the Fund Performance:	rate of salary increase 6% compounded per annum; fund yield 7%; 1983 group annuity table used to represent the mortality of members both before and after retirement; the YMPE to increase 5.5% per annum.
Indexing (Actual):	6.0% of CPI to max. of 8% for all service prior to December 31, 1985
Portability:	N/A
Reciprocal Agreements:	Ontario Public Service Superannuation Board Universities Academic Pension Boards - Alberta Colleges of Applied Arts and Technology OMERS CARRA University of New Brunswick

UNIVERSITY OF OTTAWA/UNIVERSITE D'OTTAWA

Type of Plan: defined benefit

Eligibility: all full-time academic and non-academic staff; compulsory at age 30

Member Contributions: 3.9% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE

University Contributions: an amount necessary to provide all of the benefits accruing to members; as of December 31, 1987, 8.58% of member's regular salary

Benefits:

1) **On Normal Retirement:** (age 65)
the annual pension provided by the formula:
(2% x ABYE x YS before 01.01.66) + (1.3% x YMPE) + (2.0% x EX) x YS after 01.01.66.
ABYE calculated over those five years of highest earnings.

Indexing: guaranteed 2% per annum + application of "excess interest principle" on a yearly basis as per Board of Governors's approval

Standard Options: the benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available.
i) life only
ii) life guaranteed 120 or 180 months

2) **On Early Retirement:** (age 55)
the annual pension as provided by the formula but based on service and earnings to early retirement and actuarially reduced by average of 4% for each year early retirement precedes the normal retirement date

3) **On Termination:**
member's option of (subject to pension laws):
i) a deferred pension payable at normal retirement age
ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer or to an RRSP
iii) refund of member contributions and interest if under age 40 or a member of the plan for less than five years
iv) transfer of member's valued benefit prior to reaching 55
v) a deferred pension payable at early retirement age.

4) **On Death:**
Before Retirement: Effective January 1, 1988, beneficiary receives the commuted value of the fund.

After Retirement: spouse or dependents guaranteed member's full pension up to 60 months from retirement and 60% of member's pension after the 60 month period
if no spouse, benefits to beneficiary are determined by guaranteed period of payments

Model Pension Calculation: based on an average salary of $50,000

Data
i) participation: 35 years (01.07.53 to 30.06.88)
ii) average salary: $50,000
iii) Y.M.P.E. (1988): Average of last five years. $23680

Calculation
service prior to January 1, 1966

$$\$50{,}000 \times 2\% \times \frac{4929}{365} \quad \$13{,}504.11$$

service from January 1, 1966

$$\$23{,}680 \times 1.3\% \times \frac{8211}{365} \quad \$6{,}925.13$$

$$\$26{,}320 \times \frac{2}{100} \times \frac{8211}{365} \quad \$11{,}841.84$$

$32,271.08

Trustee: Royal Trust

Investment Manager:
Jarislowski Fraser 60%
Sceptre Investment Council 40%

Pension Committee: Composition: The Committee includes the following members:
i) two members of the Board of Governors appointed by the Board;
ii) a member appointed by the Board of Governors to serve as Chairman of the Committee;
iii) the Director of Human Resources;
iv) two members of the Pension Plan appointed by the Association of Professor of the University of Ottawa;
v) two members of the Pension Plan and of the teaching staff other than the above-mentioned, appointed by the Senate;
vi)
- one person appointed from nominations received from the committee representing management and professional employees;
- one person appointed from nominations received from the committee representing clerks and secretaries;
- one person appointed from nominations received from the committee representing technicians;
- one person appointed from nominations received from the Library employees.

Responsibility: advise, change by-law recommend plan changes

Status: Unfunded Liability: N/A

Experience Deficiency: N/A

Actuarial Evaluation Date: January 1, 1990

Actuarial Assumptions in the Fund Projection: based on 5% salary increases and with a 6% return investment on the fund

Indexing: increase up to a guaranteed 2% per annum + application of "excess interest principle".

Portability: amount required by the recipient plan or twice the member's required contributions, whichever is less.

Anticipated Changes:
i) early retirment without actuarial penalties;
ii) indexation up to CPI - 1% with 9% CAP.

Reciprocal Agreements:
Federal Government
O.M.E.R.S.
Ontario Teacher's Superannuation Commission
Central Mortgage and Housing Corporation
Government of Quebec
University of Montreal
University of Quebec
Laval University.

QUEEN'S UNIVERSITY

Type of Plan: money purchase with a minimum guarantee

Eligibility: all full-time and continuing part-time academic and support staff, compulsory for full time staff at age 30

Member Contributions: 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE

University Contributions: matching member contributions plus 1.5% to Minimum Guarantee Fund

Benefits:

1) On Normal Retirement: (age 65)

A single pension is established at retirement equal to the greater of that produced by the Money Purchase balance at retirement or the Minimum Guarantee. This pension is adjusted each year by a formula based on the 4 year moving average of fund earnings with no ceiling. Pensions are never reduced regardless of performance. At the time of retirement, the Money Purchase component is converted into pension using the same factor for men and women.

Standard Options:

The quoted annuity is a life guarantee 5 years. Other available options include:

i) life only guaranteed 10 or 15 years.
ii) joint and last survivorship at various % levels and can include guarantees

2) On Early Retirement: (age 55)

Member's choice of either a deferred pension commencing at any time up (any age) to normal retirement, or pension commencing at date of early retirement. The pension is established using the method described under Normal Retirement. Minimum guarantee benefits are reduced by 1/2of 1 for each month prior to normal retirement. Special early retirement program is available to Faculty.

3) On Termination:

members's option of (subject to pension laws):

i) deferred pension payable at normal retirement
ii) locked-in transfer of money purchase account to registered pension fund of new employer or RRSP
iii) refund of member's contributions and interest

4) On Death: Before Retirement:

i) no spouse: payment of twice member's required contributions plus interest to beneficiary
ii) surviving spouse has option of:
    a) lump sum payment as above
    b) variable pension purchased by this lump sum from the plan
    c) fixed annuity purchased by this lump sum

After Retirement: benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation:

(1.35% x $23,975) + (1.80 x $26,025) x 35 = $27,724

virtually all staff are currently retiring with a money purchase pension which in most cases is considerably higher than the minimum guaranteed formula pension.

Trustee:	Canada Trust
Investment Manager:	Jarislowsky, Fraser & Co.
Pension Committee: Composition:	two faculty members and two support staff members' appointments by Principal and two members representing the administration (V.P.Resources and Director of Pensions and Staff Benefits) and two members from the Board of Trustees plus two retiree representatives.
Responsibility:	responsible for investment policy decisions (e.g., proportion of fund investment in equities), selection of investment manager and plan policy.
Status: Unfunded Liability:	NIL
Fund Performance:	rates of return on investments made by the fund. 1970 - 71 = 12.3% 1971 - 72 = 14.6% 1972 - 73 = 0.06% 1973 - 74 = -15.9% 1974 - 75 = 17.6% 1975 - 76 = 8.6% 1976 - 77 = 10.7% 1977 - 78 = 17.6% 1978 - 79 = 16.7% 1979 - 80 = 14.6% 1980 - 81 = 5.8% 1981 - 82 = 12.2% 1982 - 83 = 30.2% 1983 - 84 = 11.3% 1984 - 85 = 26.5% 1985 - 86 = 24.2% 1986 - 87 = 12.85% 1987 - 88 = -3.0% 1988 - 89 = 18.5%
Actuarial Evaluation Date:	August 31, 1986
Actuarial Assumptions in the Fund Projection:	Salary increase = 5%, real rate of return on investments after inflation = 3%, rate of mortality as in the annuity tables for 1983
Indexing (Actual):	Based on fund performance using a four year moving average. Average pensioner increase of 12% over past 5 years
Portability:	money purchase component is transferable on a locked in basis to another registered pension plan or to RRSP. Plan includes portability clause for a transfer in.
Reciprocal Agreements:	Public Service Ontario Provincial Government Ontario Teachers Superannuation

RYERSON POLYTECHNICAL INSTITUTE

Type of Plan: defined benefit

Eligibility: Compulsory for full-time faculty (other than those contributing to T.S.F.) and administrative and academic support staff on date of appointment.

Member Contributions: 6% of salary up to Y.B.E. under C.P.P., 4.2% of salary between Y.B.E. & Y.M.P.E., 6% above Y.M.P.E.; 1% of salary to SABA (indexing fund)

Employer Contributions: matches employee contributions

Benefits:

1) **On Normal Retirement:** (age 65)

the annual pension provided by the formula
YS x 2% x average salary for best consecutive 60 months less .7% of the lesser of or average salary for best consecutive 60 months Y.M.P.E. x YS since January 1, 1966.

Indexing: from 1/1/77 all employees covered by S.A.B.A.
Those who retired prior to 1/1/76 receive adjustable pension supplement.

Standard Options: pension benefit payable for life.

2) **On Early Retirement:** (age 55)

i) a member who has completed 10 years of service and who elects to retire after the age of 55 years shall be entitled to an early retirement pension commencing on the first day of the next month following the month in which he retires. Pension is reduced by 5% for each year early retirement precedes normal retirement.
ii) a member has attained the age of 60; and has credited service of 20 or more years is entitled to a pension without any age reduction factor
iii) a member has credit in the fund for a number of years and months of service that, when added to his exact age, totals at least ninety years is entitled to a pension without any age reduction factor

3) **On Termination:**

Members option of (subject to pension laws)
i) before member has completed 10 years of pre 1/1/87 service or 2 years of service past 1986, the contributions made by the member shall be refunded to him with interest; or contributions plus interest may be transferred to an R.R.S.P.
ii) after 10 years of pre 1/1/87 service or 2 years of service past 1986, member may elect a deferred pension payable at normal retirement based on service and earnings at date of resignation.

4) **On Death:**
Before Retirement:

Subject to requirements of Ontario Pensions Benefits Act, 1987, the following benefits may be paid.
i) refund of member's contributions plus interest.
ii) commuted value of vested pension as lump sum or immediate monthly pension, subject to 50% rule.

After Retirement: 60% of the member's pension is paid to the spouse until death or remarriage and in any event until the youngest child reaches age 18. Spouses pension is reduced by 2 1/2% for each whole year that the spouses age is more than 10 years less than the member's age.

Model Pension Calculation: assume average salary for best 60 consecutive months is $50,000 with 35 years credited service to December 31, 1986.

$$35 \times \frac{2}{100} \times 50{,}000 = \$35{,}000.00$$

(Less C.P.P. reduction factor, YS from January 1, 1966 to December 31, 1987 - 22 years (YMPE 1986 - 25,900)

$$22 \times \frac{0.7}{100} \times 25{,}900 = \$3{,}988.60$$

Therefore pension would be:

= $35,000.00 - 3,988.60
= $31,011.40

Trustee: Ontario Municipal Employees Retirement Board

Investment Manager: N/A

Pension Committee: N/A
Composition:

Responsibility:

Status:
Unfunded Liability: $5,561,800 surplus

Experience Deficiency: N/A

Fund Performance: N/A

Actuarial Evaluation Date: January 1, 1989

Actuarial Assumptions in the Fund Projection:

Retirement age 65 factors 60/20; mortality table -Wyatt, Age of Wives - 3 yrs. younger than husband; married members 85%;
o loading for expenses 1% of future contr. income
o interest rate 7% o salary increase 6%
o increase in YMPE 5% per year
o valuation method - unit credit
o withdrawal rates

Age	M	F
25	.149	.299
35	.074	.139
45	.027	.058
55	NIL	.014

Indexing (Actual): CPI up to max of 8%

Portability: N/A

Anicipated Changes: Pension Reform Legislation

Reciprocal Agreements: Under current review. First changes will be to match pending legislative requirements.

i) Teachers' Superannuation Commission
ii) Province of Ontario
iii) Federal Government
iv) Hospitals of Ontario Pension Plan and Hospital for Sick Children Pension Plan
v) Colleges of Applied Arts and Technology
vi) Province of Alberta
vii) York
viii) Hospital For Sick Children
ix) OMERS

UNIVERSITY OF TORONTO

Type of Plan:		defined benefit with minimum pension guarantee
Eligibility:		all full-time academic and non-academic staff and part-time staff with an annual salary of at least 35% of the YMPE; compulsory for full-time and part-time staff at age 35 whose total percentage of appointments are equal to 25% or more of full-time
Member Contributions:		full-time staff: 2 1/2% of regular earnings up to YMPE and 5% of regular earnings in excess of YMPE; part-time staff: same as full-time but pro-rated to their percentage of full-time worked
University Contributions:		amount necessary to provide the retirement benefits accrued to members, currently 9.83% of members pensionable earnings
Benefits:		
1)	On Normal Retirement: (age 65)	the annual pension provided by the formula: ((1.0% x avg YMPE) + (2.0% x EX)) x YS subject to the minimum pension guarantee of 40% of member's total required contributions. ABYE, used in finding EX, is calculated over those 36 months of highest earnings. Part-time staff member treated the same as full-time members except pension service accrual pro-rated to their percentage of full-time work.
	Indexing:	annual indexation equal to CPI-4% or 60% of the CPI whichever is greater (but not less than 0) and in addition further augmentation will be considered on an annual ad hoc basis
	Standard Options:	for single members, the benefit is normally payable for life but guaranteed 60 months in any event, but may optionally be guaranteed 120 or 180 months. For married members, 50% or 60% Joint and Last Survivor Benefit payable
2)	On Early Retirement: (age 55)	i) all members are eligible to receive a benefit based on service and earnings to early retirement and reduced 5% for each year early retirement precedes normal retirement ii) Administrative Staff Only: may elect early retirement with an actuarially unreduced pension - on the last day ofthe month in which the member reaches actual age 65, or the end of any month thereafter, but not later than the following June 30th; or when age (minimum age 60) plus years of service equal 80 or more
3)	On Termination:	member's option of (subject to pension laws): i) a deferred paid-up annuity payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contributions plus interest to registered pension fund or to an RRSP iii) refund of member contributions and interest iv) leave contributions in Plan thus retaining a pension entitlement which is subject to indexation (deferred pension)
4)	On Death: Before Retirement:	Single members: beneficiary receives lump sum payment equal to commuted value of member's pension benefit Married members: spouse receives lump sum payment equal to commuted value of member's pension benefit or an immediate or deferred pension the commuted value of which is at least equal to the member's pension benefit
	After Retirement:	Single members: beneficiary receives balance of unpaid portion of five year guaranteed pension Married members: 50% of the member's pensionis paid to the spouse until death (with no reduction to member's penson) or 60% of the member's pension is paid to the spouse unti death (with member's pension being actuarially reduced to pay for the difference between the 50% and 60% survivor pension)
	Model Pension Calculation:	Based on 35 years of pensionable service: (1.0% x 26,383.33)) + (2.0% x 23,616.16) x 35 = $25,765.36

Trustee: Montreal Trust Company

Investment Manager:

Gryphon Investment Counsel Inc.
Knight, Bain, Seath & Holbrook Capitol Management Inc.
Jarilowski, Fraser Co. Ltd.

Pension Committee:
Composition: Committee members from the Staff & Faculty Associations are nominated by their respective association and then appointed by the President of the University

Responsibility: to review terms benefits, and administration of the pension plan including employee/employer costs, performance of the fund, and the making of recommendations for changes in the plan when necessary

Status:
Unfunded Liability: none on July 1, 1989

Experience Deficiency: none on July 1, 1989

Fund Performance: rates of return on investments made by the fund:

1982-83 =	44.6%
1983-84 =	1.6%
1984-85 =	27.7%
1985-86 =	22.6%
1986-87 =	13.9%
1987-88 =	1.2%
1988-89 =	13.2%

Actuarial Evaluation Date: July 1, 1989 (obtained annually on July 1st)

Actuarial Assumptions in the Fund Projection:

Valuation Interest Rate - 8%
Inflation - 5.5%
Salary scale - 7% per annum (5.5% CPI + 1.5% merit and promotion) 1983 Group Annuitants Mortality Table

Indexing (Actual):

July 1, 1979 - 5.0% July 1, 1980 - 6.5%
July 1, 1981 - 7.0% July 1, 1982 - 8.7%
July 1, 1983 - 5.3% July 1, 1984 - .5%
July 1, 1985 - 1.0% July 1, 1986 - 4.4%
July 1, 1987 - 2.52% plus 2% to 15% ad hoc depending on year of retirement
July 1, 1988 - 2.52%
July 1, 1989 - 2/4% plus 1.1% ad hoc if retired prior to April 1, 1989

Portability: pension credits, that is, the greater of twice member's contributions, plus interest, or the accrued value of the pension are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer

Anticipated Changes: none at this time

Reciprocal Agreements:

Federal Government
Province of Ontario
Ontario Teachers Superannuation
Alberta Universities Academic Pension Board
Ontario Council of Regents for Colleges of Applied Arts and Technology
Hospital for Sick Children
Alberta Public Service Pension Board
University of Guelph
University of Manitoba
McGill University
The Ontario Cancer Institute
Trinity College
Victoria University
St. Michael's College
Hospitals of Ontario Plension Plan (HOOP)

TRENT UNIVERSITY

Type of Plan: defined benefit; final average earnings, independent of C.P.P.

Eligibility: all full-time academic and non-academic staff; compulsory from date of appointment. "Ongoing Part-time Employees" whose appointments are at least half-time; three months waiting period.

Member Contributions: 5.25% of regular earnings

University Contributions: amount necessary to adequately fund the plan, but not less than members'

Benefits:

1) On Normal Retirement: (July 1st following 65th birthday) the annual pension provided by the formula:
2% x final average earnings x years of service. Final average earnings are the highest average annual earnings paid during any five of the last ten years immediately preceding retirement.

Indexing: current one year G.I.C. rate minus actuary's assumed interest rate

Standard Options: the "normal pension" benefit is payable for life, but is also guaranteed 60 months and the following options are available:

i) life only
ii) life guaranteed 120 months
iii) joint and last survivorship

2) On Early Retirement: (age 55) the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement. Staff only: Retirement date at the University will be the first of July immediately following, or coincident with, the staff member's sixty-fifth (65th) birthday. For a staff member whose sixty-fifth (65th) birthday falls between July 1 and December 31, retirement on full pension and without penalty on December 31st is an option.

3) On Termination: member's option of (subject to pension laws):

i) a deferred pension payable at normal retirement
ii) transfer of twice member's contributions, plus interest, to registered fund of new employer or to RRSP.

4) On Death: Before Retirement: Pre and post-reform death benefits in accordance with the Pensions Benefit Act

After Retirement: benefit entitlement to beneficiary as determined by guaranteed period of benefit payments.

Model Pension Calculation: assuming 35 years of service and average salary of $50,000

2.0% x $50,000 x 35 = $35,000 p.a.

Trustee:	National Trust Company, Limited
Investment Manager:	Sceptre Investments
Pension Committee: Composition:	Balanced representation of Board, Faculty, Staff and Administration.
Responsibility:	i) Receive reports, monitor the plan and to recommend to the Board; ii) Both Committee and Board approvals needed for plan changes.
Status: Unfunded Liability:	None on July 1, 1988
Experience Deficiency:	None on July 1, 1988
Fund Performance:	16.5% in 1984-85 20.2% in 1985-86
Actuarial Evaluation Date:	July 1, 1988
Actuarial Assumptions in the Fund Performance:	Interest 6% Salary Scale 5%
Indexing (Actual):	1 July 1978 - 3.3% 1 July 1979 - 4.9% 1 July 1980 - 7.6% 1 July 1981 - 8.0% 1 July 1982 - 10.5% 1 July 1983 - 5.6% 1 July 1984 - 3.7% 1 July 1985 - 3.8% 1 July 1986 - 3.04% 1 July 1987 - 2.04% 1 July 1988 - 3.03% Board of Governors approved exceeding the above amounts to fully cover CPI up to July 1, 1988.
Portability:	twice member contributions plus interest or value of accrued pension, whichever is greater, transferable to another registered pension plan or R.R.S.P.
Anticipated Changes:	to comply with Ontario Pension Benefits Act
Reciprocal Agreements:	Government of Canada, Teachers' Superannuation Commission, Province of Ontario, University of Manitoba.
Voluntary Early Retirment:	For a defined 5 year period (to June 30, 1992), the Faculty Collective Agreement includes provision for partial or full early retirement with pension protection.

UNIVERSITY OF WATERLOO

Type of Plan:		defined benefit
Eligibility:		all full-time academic from day one of employment and non-academic staff 3 mos. following appointment, compulsory from Jan. 1st coincident with or following 35th birthday
Member Contributions:		4.875% of regular earnings plus CPP contributions (up to YMPE, 6.5% in excess).
University Contributions:		at least an amount equal to the aggregate of the members' required contributions, made monthly
Benefits:		
1)	**On Normal Retirement:** (age 65)	Normal Retirement Date: faculty and staff (first of month coincident with or following 65th birthday). However, faculty have the right to postpone NRD to the anniversary of their contract date following or coincident with 65th birthday. The annual pension provided by the formula: ((1.3% x avg YMPE of previous 3 years) + (2.0% x EX)) x YS. FGAE used in finding EX, is calculated over those consecutive 36 months of the last ten years with the highest earnings.
	Indexing:	guaranteed up to 5% if cost of living index warrants but more is possible subject to fund's ability to pay.
	Standard Options:	the benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available: i) life only ii) life guaranteed 120 months, 180 months iii) joint and last survivorship, 60% (unless waived per legislation) plus 50%, 75%, 100%.
2)	**On Early Retirement:** (age 55)	the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.33% for each month early retirement precedes age 65, for the ages 60-65, and 0.5% for each month early retirement precedes age 60 (but no less than that required on an actuarial basis)
3)	**On Termination:**	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) actuarial value of accrued pension to registered pension fund of new employer or to an RRSP that is locked in iii) refund of members contributions and interest (only if permitted by legislation)
4)	**On Death:** **Before Retirement:**	refund of member's required contributions plus interest to the beneficiary to Dec 31, 1986; actuarial value of pension accrued since January 1, 1987
	After Retirement:	benefit entitlement to beneficiary as determined by guaranteed period of benefit payments. (minimum payout of required contributions plus interest - less any excess contributions paid -except Life only)
	Model Pension Calculation:	annual pension provided by the formula: 1990 Avg. YMPE = $27,700 [(.013% x 27,700) + .02 (50,000 - 27,700)] 35 = [360.10 + 446.00] 35 = $28,213.50

N.B. The University must fund 50% of the value of the employee's pension. If at termination, retirement or death*, required contributions plus interest exceed 50% of the actuarial value of the pension, the excess belongs to employee.

* only on benefit accrued Since 1/1/87.

Trustee:	Canada Trust
Investment Manager:	Jarislowsky, Fraser & Co. Mucana and M.K. Wong & Associates
Pension Committee: Composition:	three faculty members selected by Faculty Association for approval by President, 2 Board members appointed by Board, two non-union staff members; one union staff member; Treasurer; Dean of Students; University President; rep. of Retirees' Association
Responsibility:	responsible for monitoring the results of the investment management of the fund and for the periodic review of the plan to keep it current with other plans
Status:	
Unfunded Liability:	no present unfunded liability
Experience Deficiency:	no present experience deficiency

Fund Performance:

1975 -	11.96%	1976 -	11.74%
1977 -	9.64%	1978 -	17.12%
1979 -	19.05%	1980 -	23.56%
1981 -	-0.80%	1982 -	23.57%
1983 -	19.16%	1984 -	8.54%
1985 -	24.56%	1986 -	12.21%
1987 -	1.00%	1988 -	10.33%

Actuarial Evaluation Date:	January 1, 1989
Actuarial Assumptions in the Fund Projection:	Mortability 1983 Group Annuitants Interest - 7% CPI - 4%
Portability:	pension credits, that is, actuarial value of accrued pension is transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, could be lost in the transfer depending on new plan benefits and costs
Reciprocal Agreements:	- Public Service Superannuation - Alberta Superannuation - Teacher's Superannuation Commission

UNIVERSITY OF WESTERN ONTARIO

Type of Plan: money purchase (minimum guarantee to faculty members who belonged to the old plan as of 01.07.70 and were age 45 as of 01.07.70 and staff members who were employees as of 01.06.74)

Eligibility: all full-time academic staff; compulsory from date of appointment. All full-time administrative staff and union, voluntary from date of appointment, compulsory after 5 years employment.

All non full time employees may elect to join the plan on any January 1 provided that, in each of the two preceding calendar years their pensionable earnings were at least equal to the minimum earnings for the year. Minimum 5,000 - 1986; 5,250 - 1987; 5,500 - 1988; = 21% of YMPE - 1989 and each subsequent year, OR may elect to become a member on the first day of any month provided that on that date the following conditions have been satisfied.

i) has been continuously employed for at least twenty-four months, and

ii) in each of two consecutive calendar years had pensionable earnings at least equal to the minimum earnings for the year.

Member Contributions:

- 5.5% of regular earnings

Staff - 6.0% of regular earnings less C.P.P. contributions

University Contributions:

Faculty - 8.5% of member's regular earnings

Staff - 7.5% of member's regular earnings increasing to 8.5% after 20 years service

Benefits:

1) **On Normal Retirement:** (age 65)

an annuity purchased by the vested amount in the member's money purchase account. Members subject to the minimum guarantee will receive at least:

Faculty - (2.0% x ABYE x YS to max. 20 yrs.) + (1.0% x ABYE x YS after 20 yrs.to max. 20 yrs.)

Staff - (2.0% x ABYE x YS to max. 35 yrs.) - (0.7% x ABYE up to YMPE in retirement YR x YS after 01.01.66)

Note - ABYE calculated over the best 5 years.

Indexing: on Ad Hoc basis

Standard Options: the annuity is normally a fixed life annuity guaranteed 60 months but may optionally be:

i) members not subject to minimum guarantee may elect to purchase a variable life annuity, or an indexed annuity in which benefit amounts are adjusted yearly according to the CPI (max. 3% per annum)

ii) in any event, the type of annuity chosen is payable according to one of the following typical options:

a) life only

b) life guaranteed 120 months - also 180

c) joint and last survivorship

2) **On Early Retirement:** (age 55)

the monthly annuity payments are actuarially reduced

3) **On Termination: Before Retirement:**

member's option of (subject to pension laws):

i) deferred pension payable at normal retirement

ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP

iii) cash refund subject to appropriate withholding tax.

beneficiary has option of receiving member's money purchase account as a lump sum, subject to the appropriate withholding tax or may transfer to an R.R.S.P. If the beneficiary is the member's spouse, account maybe used to purchase an immediate annuity.

4) **On Death: Before Retirement:**

beneficiary has option of receiving member's money purchase account as a lump sum, subject to the appropriate withholding tax or may transfer to an R.R.S.P. If the beneficiary is the member's spouse, account may be used to purchase an immediate annuity.

After Retirement: benefit entitlement to beneficiary as determined by the option selected and guaranteed period of annuity payments.

Model Pension Calculation:

minimum guaranteed annual pension for only those subject to the minimum guarantee:
Faculty - (2.0% x $50,000 x 20) + (1.0% x $50,000 x 15)
= $20,000 + $7,500
= $27,500.00
Staff
(2.0% x $50,000 x 35) - (0.7% x 28,900 x 20)
= $35,000 - $4,046
= $30,954
Money purchase plan is producing, for most retirees, a pension benefit in excess of the minimum formula guarantee.

Trustee: Canada Trust

Investment Manager:

Guaranteed Account - Manuvest
Fixed Income Fund - Timmins & Assoc.
- Laketon Capital Management

Equity Fund: Foreign Equity:
- Knight, Bain, Seath & Holbrook
- Baring International Investment Ltd.

Canadian Equity:
- E.J. McConnell
- Knight, Bain, Seath & Holbrook
- First Canadian Capital
- Jarislowsky & Fraser

Real Estate:
- PREECO I & III
- Sun Life
- Adason Property Mgmt. Money Market Fund

Money Market Fund - Elliott & Page Limited - Eff. 1/1/88

Pension Committee:
Composition: three members of faculty and three members of staff elected by members of the plan plus Vice-President, Administration and Finance (or his designate) and the Director of Pensions & Benefits

Responsibility: full power to administer the University Pension Plan including questions concerning the Plan and to make recommendations concerning the eligibility of any person, to prepare accounts and records showing detailed operation of the Plan and to arrange for the audit of plan records and accounts.

Status:
Unfunded Liability: NIL

Experience Deficiency: NIL

Fund Performance: for 12 month period ending December 31, 1989
Guaranteed Fund - 10.61%
Fixed Income Fund - 13.34%
Equity Fund - 17.69%
Money Market - 11.91%

Actuarial Evaluation Date: December 31, 1989

Actuarial Assumptions in the Fund Projection: that the contribution accounts would accumulate at a net average rate:of return of 7% per annum, that salaries would increase at an average annual rate of 5% per annum, and that the accumulated money purchase accounts would be converted to a pension on the basis of annuity factors calculated at 7% interest with mortability according to the Progressive Annuity Table.

Indexing (Actual): NIL

Portability: Employee and employer contributions plus accrued interest.

Anticipated Changes: - as may be required under proposed tax changes.

Reciprocal Agreements:
Public Service Superannuation
Teacher's Superannuation Commission
OMERS
Colleges of Applied Arts & Technology

WILFRID LAURIER UNIVERSITY

Type of Plan:	Money purchase with minimum guarantee
Eligibility:	All full-time academic and non-academic staff; compulsory at age 30.
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE.
University Contributions:	Approximately 6.63% of member's regular earnings for current service.
Benefits:	
1) On Normal Retirement: (age 65)	A variable annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: ABYE calculated over those five consecutive years of highest earnings. [(1.3% x AVG YMPE) + 1.9% x (AVYE - AVG YMPE)] x YS
Indexing:	i) Minimum guaranteed pension benefit based on the increase in the cost of living with a maximum of 2%; ii) Money purchase pension benefit based on fund earnings in excess of 7 1/2%.
Standard Options:	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) Life guaranteed 120 months; ii) Life guaranteed 180 months; iii) Joint and last survivorship.
2) On Early Retirement: (age 55)	A variable annuity commencing at early retirement and subject to an actuarially reduced minimum guarantee.
3) On Termination:	Member's option of (subject to pension laws): deferred pension payable at normal retirement; transfer of money purchase account to registered pension fund of new employer or to an RRSP; refund of member's contributions and interest if he is less than age 45 and has less than 10 years service.
4) On Death: Before Retirement:	Beneficiary has option of receiving member's money purchase account as a lump sum or as a life annuity.
After Retirement:	Benefit entitlement to beneficiary or estate as determined by guaranteed period annuity payments.
Model Pension Calculation:	Minimum guaranteed annual pension: [(1.3% x Avg Ympe) + 1.9% x (ABYE - Avg Ympe)] x YS = [(1.3 x 24,480) + (1.9 x 25,520)] = (318.24 + $484.88) x 35 = $28,109

Trustee:	Canada Trust
Investment Manager:	Jarislowsky, Fraser & Co.
Consultant:	Wright, Mogg & Associates
Pension Committee: Composition:	Standing Committee of Board of Governors; 2 staff appointed by Staff Association, 2 faculty appointed by Faculty Association, 5 board members appointed by Board of Governors, 1 Staff appointed by the Union.
Responsibility:	The Pension Committee shall determine all questions arising in the administration of the Plan, including the interpretation and application of the Provisions of the Plan together with eligibility, service, earnings and retirement dates of members for purposes of the Plan. Such decisions of the Pension Committee shall be final and binding on all concerned, subject, when necessary, to referral to the Board of Governors of the University. In addition, the Pension Committee will be responsible for reviewing the performance of the Fund, and for the preparation of recommendations to the Board of Governors of the University concerning proposed changes in the Plan, or in its funding.
Status:	
Unfunded Liability:	NIL
Experience Deficiency:	
Fund Performance:	Rate of return on investment made by the fund as per Wood Gundy time-weighted rate of return. 1973 - 74 = 11.25% 1974 - 75 = (10 months) = 10.01% 1975 - 76 = 9.18% 1976 - 77 = 12.4% 1977 - 78 = 10.56% 1978 - 79 = 11.06% 1979 - 80 = 7.80% 1980 - 81 = 3.3% 1981 - 82 = 1.3% 1982 - 83 = 45.4% 1983 - 84 = 2.5% 1984 - 85 = 30.1% 1985 - 86 = 22.5% 1986 - 87 = 14.6% 1987 - 88 = -.5% 1988 - 89 = 15.4%
Actuarial Evaluation Date:	
Actuarial Assumptions in the Fund Projection:	No change
Indexing (Actual):	No change
Portability:	Money purchase component is transferable to another registered pension fund.
Anticipated Changes:	
Reciprocal Agreements:	Ontario Teachers Superannuation

UNIVERSITY OF WINDSOR

Type of Plan:		Defined Benefit; F.A.E. (STAFF)
Eligibility:		all full-time union and administrative staff upon completion of probation period
Member Contributions:		6% of year's basic exemption + 4.2% of gross earnings up to YMPE and 6% of gross earnings in excess of YMPE
University Contributions:		such amount that may be required to provide retirement income accruing to members pursuant to the plan; plus any unfunded liabilities or experience deficiency; plus 1% of member's earnings to the minimum guarantee fund
Benefits:		
1)	On Normal Retirement: (age 65)	[(1.3% x AVG YMPE) + (2% x EX)] x YS ABYE, used in finding EX, calculated over those five years of highest earnings
	Indexing:	all members of the plan who retired prior to June 30, 1986 shall receive an increase in pension equal to 50% of the difference between C.P.I. as of June 30, 1987 and the Average C.P.I. for the plan year of retirement The annual increase shall be 50% of the excess of the 4 year Average Fund Rate of Return minus the Valuation Interest Rate (currently 6%), but shall not exceed 50% of the Average C.P.I. from June 30 of one year to June 30 of the next year. This increase will be prorated for the number of months retired if the member retires less than a year on June 30.
	Standard Options:	Normal - life guaranteed 5 years Optional - life only - life guaranteed 10 & 15 - Joint & Survivor 60%-75%-100% Surv.
2)	On Early Retirement: (age 55)	member may take a reduced pension earned to date of retirement Reduction capped - prior to age 60 = 6% per annum after 60 and before age 65 = 4% per annum.
3)	On Termination:	(Subject to Pension legislation) i) Deferred pension ii) Refund of Member's contributions plus interest iii) Transfer own cont. & int. to locked-in R.R.S.P.
4)	On Death: Before Retirement:	Lump sum refund of member's contributions plus interest. For employees with eleven or more years of service will receive part or all of university's contributions.
	After Retirement:	As per option selected.
	Model Pension Calculation:	Minimum guaranteed annual pension: STAFF PLAN [(1.3 x 24,346.67) + (2% x 25,653.33)] = (316.51 + 513.07) x 35 = $29,035.30 (exclusive of C.P.P.)

Trustee:	Canada Trust
Investment Manager:	Gryphon Investment Counsel Inc. and Jarislowsky Fraser
Pension Committee: Composition:	5 Members appointed by University 1 Member to be appointed by each of 5 unions - Total 5 Chairman elected from committee
Responsibility:	All questions arising from administration of plan - interpretation, application of provisions of plan - earnings, service, eligibility, retirement dates
Status: Unfunded Liability:	NONE
Experience Deficiency:	NONE
Fund Performance:	June 30, 1982 = (3.70)% June 30, 1983 = 39.13 June 30, 1984 = (2.773)% June 30, 1985 = 22.568% June 30, 1986 = 15.71% June 30, 1987 = 14.07% June 30, 1988 = 1.06% June 30, 1989 = 13.73%
Actuarial Evaluation Date:	July 1, 1988
Actuarial Assumptions in the Fund Projection:	6% July 1, 1988 1971 Group Annuity Table No Turnover Retire - age 65 Salary Increase 5%
Portability:	YES
Anticipated Changes:	
Reciprocal Agreements:	NONE

UNIVERSITY OF WINDSOR (Cont'd)

Type of Plan:	money purchase with minimum guarantee (FACULTY)
Eligibility:	all full-time academic staff; compulsory at the later or either the date of appointment or age 25
Member Contributions:	6% of year's basic exemption + 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	an amount equal to the member's required contributions to the money purchase fund plus 1% of member's regular earnings to the minimum guarantee fund. In addition, an amount determined by actuary, required to fund benefits provided by plan.
Benefits:	
1) On Normal Retirement: (age 65)	a variable annuity purchased by the bested amount in the money purchase fund at retirement subject to the minimum guarantee: *((1.25% x avg YMPE) + (2% x EX)) x YS ABYE, used in finding EX, calculated over those five years of highest earnings
Indexing:	maximum 2% per annum
Standard Options:	the annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 120 or 180 months iii) joint and last survivorship 60% - 75% - 100% Surv.
2) On Early Retirement: (age 55)	a variable annuity commencing at early retirement and subject to the minimum guarantee and actuarially reduced
2) A) Voluntary Early Retirement: (age 59) minimum In Effect to Aug. 31/93 Age + Service = 85	(Credited service to date of retirement) + (1/2 credited service to Age 65) X (Best Consecutive 60 Month Salary Avg. Less YMPE X .02) Plus (YMPE Avg. X .0125). Bridge benefits to age 65 = (Avg. YMPE X .0075 X Years Service)
3) On Termination:	member's option of (subject to pension laws): i) deferred pension payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or to an R.R.S.P. locked-in iii) refund of member's contributions and interest
4) On Death: Before Retirement:	beneficiary has option of receiving member's money purchase account as a lump sum, as a life annuity, or in instalment payments
After Retirement:	benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
Model Pension Calculation:	minimum guaranteed annual pension: FACULTY NEW PLAN [(1.25 x 24,346.67) + (2% x 25,653.33)] - (304.33 + 513.07) x 35 = $28,609.00 (exclusive of CPP) Note: Approximately 56% of retirees received a Money Purchase pension that was higher than that provided by the Min. guarantee during the last plan year.

Trustee: Canada Trust

Investment Manager: Gryphon Investment Counsel Inc.
Jarislowsky Fraser

Pension Committee: Composition: two faculty members appointed by Faculty Association, two others appointed by Board of Governors, Vice-President, Finance-Administration (Chairman)

Responsibility: review plan text, advise Faculty Association or employee groups of day to day operation of plan

Status:

Unfunded Liability: $68,284 - July 1, 1984 (paid-up April 30, 1990) + $138,889 - July 1, 1985 (paid-up April 30, 1990)

Experience Deficiency: NIL

Fund Performance:

June 30, 1980 - 11.12%
June 30, 1981 - 8.94%
June 30, 1982 - (3.61%)
June 30, 1983 - 39.03%
June 30, 1984 - (2.770)%
June 30, 1985 - 22.57%
June 30, 1986 - 15.77%
June 30, 1987 - 14.06%
June 30, 1988 - 1.10%
June 30, 1989 - 13.28%

Actuarial Evaluation Date: July 1, 1987

Actuarial Assumptions in the Fund Projection:

- mortality - annuity table for GA 1983
- pension fund will earn interest of 6% per annum
- salary increases - 4 1/2%% per annum and YMPE will increase at the rate of 4 1/2% per annum

Indexing (Actual): 2% per year maximum

Portability: YES

Anticipated Changes: NIL

Reciprocal Agreements: NIL

YORK UNIVERSITY

Type of Plan:	money purchase with a minimum guarantee
Eligibility:	all full-time and continuing part-time academic and non-academic staff age 25 or over; compulsory at age 30; all full-time employees who have completed 24 months of continuous service.
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	at least an amount equal to the member's required contributions; currently, 135% of member contributions
Benefits:	
1) On Normal Retirement: (age 65)	a variable annuity purchased by the amount in the money purchase fund at retirement subject to the minimum guarantee: ((1.4% x avg YMPE) + (1.9% x EX)) x YS ABYE, used in finding EX, is calculated over those five years of highest earnings since 01.07.60
Indexing:	based on four-year moving average of fund investment performance
Standard Options:	the annuity is usually a Normal Form (J.S. 50% or Life Only) of annuity but may optionally be: i) life guaranteed 60, 120 or 180 months ii) joint and last survivorship (60%,75%,100%)
2) On Early Retirement: (age 55)	a variable life annuity, commencing at early retirement, subject to aminimum guarantee pension reduced by: .25% per month between age 60 and 65 plus .5% per month between age 55 and 60.
3) On Termination:	member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or RRSP (Locked In) iii) refund of member contributions and interest.
4) On Death: Before Retirement:	i) no spouse or dependents: settlement equal to the balance in the "money purchase" account of the deceased member with credited interest ii) surviving spouse has option of: a) lump sum payment (as above), b) variable annuity purchased by lump sum, or c) 50% of member's minimum guarantee pension iii) dependent children's benefit for children under age 18. (Maximum $200/month).
After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments, or if no guaranteed period, payment of spouse benefit.
Model Pension Calculation:	minimum guaranteed annual pension: [(1.4% x $25, 860) + (1.9% x $24,140)] x 35 = ($362.04 + 458.66) x 35 = $28,724.50 Average YMPE: 1989 - 27,700 1988 - 26,500 1987 - 25,900 1986 - 25,800 1985 - 23,400 $\frac{129,300}{5}$ = 25.860

Trustee:	Canada Trust Co.
Investment Manager:	Gryphon Investment Counsel Inc. Jarislowsky Fraser & Co. Sceptre Investment Counsel Limited
Pension Committee: Composition:	Two faculty members, four non-academic staff members, and six members representing the administration and the Board of Governors
Responsibility:	Reviews and recommends administrative/investment proposals/changes to Board of Governors
Status: Unfunded Liability:	 no unfunded liability as of December 31, 1988
Fund Performance:	Fund rate of interest: June 30, 1972 = +10.4% June 30, 1973 = (2.935%) June 30, 1974 = (3.813%) June 30, 1975 = 10.559% June 30, 1976 = 5.542% June 30, 1977 = 7.298% June 30, 1978 = 10.8602% June 30, 1979 = 21.1175% June 30, 1980 = 15.189% June 30, 1981 = 11.8784% June 30, 1982 = (5.662%) Dec. 31, 1982 = 25.801% Dec. 31, 1983 = 19.5973% Dec. 31, 1984 = 7.8471% Dec. 31, 1985 = 23.5085% Dec. 31, 1986 = 14.1153% Dec. 31, 1987 = 4.7558% Dec. 31, 1988 = 10.9729%
Actuarial Assumptions in the Fund Performance:	Salary Scale 5% Interest 6% CPP Scale 7% for 2 yr., 4 1/2% thereafter
Indexing (Actual): Portability:	money purchase component is transferable to another registered pension fund but the minimum guarantee is effectively sacrificed in the sense that a number of years of service would probably be lost in the transfer.
Anticipated Changes:	NIL

EARLY RETIREMENT OPTIONS

GUELPH

Special Early Retirement Plan (SERP): The SERP program was developed as a one time inducement that would allow all employees, who as of July 1, 1987 were 55 years of age or over, to take advantage of the following:

A. For eligible employees hired on or after September 1, 1964:
   - i) The early retirement discount to be waived.
   - ii) Participants to be granted additional service to the extent of one-half the remaining service to age 65.
   - iii) Participants to be provided with a bridge payment of $400.00 per month until the age of 65.

B. For eligible employees hired before September 1, 1964:
   - i) And who were also eligible for a Civil Service Supplement, a lump sum retiring allowance of one month's salary for each complete six month period remaining to age 65 plus a pro-rated monthly portion of one month's salary for any remaining complete calendar months. (Persons who were eligible for full pension because of the permanent change to the plan permitting retirement at age 60 plus 35 years of service did not have this option available to them.)
   - ii) for those not eligible for a Civil Service Supplement, the early retirement benefits listed as A. (i), (ii) and (iii) above applied.

Finally, for all participants of this program, the University paid 100% of major medical premiums, 66.6% of OHIP premiums and life insurance premiums to the extent of 1 times salary to the age of 65. It was indicated these payments would be made from the University's operating budget whereas the bridging benefits referred to in A. (iii) would be paid from the pension fund.

TRENT

For a defined 5 year period (to June 30, 1992), the Faculty Collective Agreement includes provision for partial or full early retirement with pension protection.

WESTERN

Academic Pension Plan - Tenure - 15 Years Service - Age 55 - CURRENTLY UNDER REVIEW

(a) Subject to the exercise of the University's overriding discretion, an early retirement supplementary benefit as defined in (b) below may be provided upon the initiative of the University. Among the bases on which such a provision may be considered are:
   - i) That the early retirement would not adversely affect or interfere with academic priorities, objectives or operations. For example, the University would have to be satisfied that the early retirement would not impair the ability of the Faculty or Department or Academic Unit to function effectively.
   - ii) That the early retirement would not be financially disadvantageous to the University. For example, the University would have to be satisfied that the early retirement which required the appointment of a replacement member of faculty would not result in a net cost to the University.
   - iii) That the costs associated with the early retirement within any period of time must be within the financial or other budgetary parameters of the University.

(b) The benefits under this section are as follows:
   - i) **Special Members (Defined Benefit Plan**
     The early retirement supplementary benefit will be payable at the date of early retirement, but calculated on the average of the best three consecutive annual earnings to the date of early retirement and as if service but not salary had been continuous up to the normal retirement date. This benefit would be incremented by the lesser of the Cost of Living Index (Consumer Price Index) or 7% on the first day of July of each year thereafter until the normal retirement date, at which time the benefit will reduce the average annual benefit received between the date of early retirement and the date of normal retirement.
   - ii) **Regular Members (Defined Contribution Plan)**
     The early retirement compensation benefit will be payable at the date of early retirement, but calculated as if employment had been continuous up to normal retirement date, assuming 3% annual salary increments, with interest 9% credited to the individual's contribution account assuming the average rate of return earned by the guaranteed fund over the past five years as calculated on the anniversary date of the Pension Plan immediately preceding the date of early retirement.
   - iii) All early retirement calculations will be on the basis of a life pension guaranteed five years but at the request of the retiree may be modified in accordance with Section 8, Subsection (2).
   - iv) Each early retiree under this plan will be entitled to all benefits and privileges, of a normal retiree. These include, for example, a paid-up life insurance policy, dental benefits, Supplemental Health Benefits and library privileges.

(c) The application of this subsection of the Plan is at the sole discretion of the University and any decisions thereunder are final.

YORK

Faculty - Following attainment of age 55 an employee who has held tenured/continuing appointment status for at least five years of active service, prior to the commencement of the selected option or normal retirement age whichever date occurs first, may elect one of the following options:

(a) Revocable Reduced Load Status: Workload reduction (with an equivalent teaching load reduction) and corresponding salary rate reduction of up to one-half of normal load and normal salary, with Employer and employee contributions to Pension and salary-based benefits to be at I00% of nominal base salary rate. An employee on such "revocable reduced load" may, upon giving of nine months' notice, return to full load status. After three consecutive years on "revocable reduced load", the employee must return to full-load status, or move to "irrevocable reduced load". An employee may elect "revocable reduced load" more than once, provided that the cumulative total of such leaves does not exceed six years.

(b) Irrevocable Reduced Load Status: Workload reduction (with an equivalent teaching load reduction) and corresponding salary rate reduction of up to two-thirds of normal load and normal salary, with the Employer contribution to Pension and salary-based benefits to be at I00% of nominal base salary rate, and the Employer to contribute also the amount required to bring the employee's contributions up to I00% of full nominal rate.

(c) Retirement from the University: All employees who retire from the University shall be accorded the status of "continuing members of the University" pursuant to Article I4.08 and shall be entitled to all the benefits associated with that status. Retirement shall normally be followed by assumption of any of the following options:

- i) No regular paid or unpaid responsibilities; such irregular non-teaching academic or service responsibilities as may be agreed between the "continuing member of the University" and the Employer;
- ii) A part-time teaching or professional librarian appointment (with associated scholarship responsibilities);
- iii) Designation as a "Senior Scholar"

  Employees who retire from the University and who are eligible for option (c)(ii), above, shall be offered the opportunity to teach at least one course on a part-time basis in each of the six years following retirement. Employees with this right shall provide their academic unit with nine months' notice of their intention to teach or not to teach in each of the years in which they retain the right to be offered part-time teaching. Employees offered appointment on a part-time basis following retirement shall be offered a minimum salary rate of:

  - (i) one-third of the salary floor of the last rank held prior to retirement per full-course equivalent with associated duties, for Professorial and Alternate Stream employees;
  - (ii) h/35 x salary floor of the last rank held prior to retirement, for Professional Librarian employees, where "h" is the number of hours contracted for.

Notwithstanding the above, a maximum will be applied to any retired employee's payments for part-time employment at York, such that the total remuneration for part-time employment PLUS the York Pension Plan payments for which he/she is eligible shall not exceed the full-time salary which would have been paid had he/she continued employment on a full-time basis.

Such employees shall, notwithstanding their formal status as part-time employees of the University, be permitted to use the title which they held at the time of their retirement.